S2145-1

State of Iowa

1985

# Annual Report

OF THE

# SUPERINTENDENT OF BANKING

OF THE

# State of Iowa

for the year ending

# June 30, 1985

TO HIS EXCELLENCY
GOVERNOR
TERRY E. BRANSTAD

Published by
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STATE OF IOWA
DEPARTMENT OF BANKING
TELEPHONE 281-4014
530 LIBERTY BUILDING
418 SIXTH AVENUE
DES MOINES, IOWA 50309

August 31, 1985

TO HIS EXCELLENCY
TERRY E. BRANSTAD
GOVERNOR OF IOWA

Dear Governor Branstad:

It is my pleasure to submit to you the 1985 State of Iowa Annual Report of the Superintendent of Banking for the fiscal year ending June 30, 1985.

Respectfully submitted,

Thomas H. Huston

THOMAS H. HUSTON
Superintendent

THH/lh

STATE OF IOWA
DEPARTMENT OF BANKING
Office of the Superintendent

Statement of Policy

In support of the humanitarian principles embodied within the Constitution of the United States of America, state and federal legislation designed to eliminate job discrimination, and Executive Order Number 46 mandated by the Governor of this State, the State of Iowa Department of Banking is firmly committed to the maintenance of an employment program whereby all applicants and employed individuals of this Department are assured equal access to employment opportunities. Discrimination on the basis of race, religion, color, sex, national origin, age, or disability will not be permitted except insofar as the foregoing might relate to a bona fide occupational requirement, and affirmative measures will be taken to see that fairness and equality will continue to be incorporated into the employment practices of the Department of Banking.

So as to more reasonably facilitate the fullest use of available human resources, all policies, practices, and procedures of the State of Iowa Department of Banking shall embrace the principles of Affirmative Action and are so designed to ensure that recruitment, selection in hiring, promotions, transfers, compensation, benefits, and training will be administered in a fair and nondiscriminatory manner.

This Department's ongoing commitment to employment equality shall be implemented and monitored by an EEO Officer designate who in turn shall report directly to the Superintendent of Banking regarding the degree of success or failure in attaining established Affirmative Action goals. Not unlike other organizational goals, performance in Affirmative Action shall also be measured and included among performance reviews of this Department's staff.

Moreover, as a public agency, the State of Iowa Department of Banking recognizes its responsibility to serve as a model to the private sector in the formulation of its commitment against discriminatory employment practices and as matter of public record has addressed itself to the implementation of a program designed to achieve the utilization of human skills and resources based solely upon merit and fitness with no relevance attached to race, religion, color, sex, national origin, age, or disability.

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## ANNUAL REPORT OF THE

## IOWA BANKS

| | |
|---|---|
| Iowa Chartered Banks | 520 |
| Bank Offices (Operated by Iowa Chartered Banks) | 408 |
| National Banks | 112 |
| Bank Offices (Operated by National Banks in Iowa) | (Estimate) 130 |
| Private Banks | 0 |

### STATE BANKING BOARD
**Appointed July 1981 through June 1985**
**Thomas H. Huston, Chairman**

| | |
|---|---|
| S. Rebecca Banks | West Des Moines |
| Marvin F. Chevalier | Postville |
| William C. Hess | Coon Rapids |
| Joseph L. Fahn | Portsmouth |
| Harry F. Reed | Waterloo |
| Marguerite S. Stoll | Anamosa |

### STATE BANKING OFFICIALS, EXAMINERS AND EMPLOYEES

Thomas H. Huston, Superintendent

Howard K. Hall, Deputy Superintendent

Ronald L. Bradshaw, Assistant to the Superintendent

Steven C. Moser, Assistant to the Superintendent

N. Dean Rowland, Assistant to the Superintendent

Mary K. Fehring, Bank Examination Analyst

Michael W. Hopson, Bank Examination Analyst

Jeff A. Jungman, Bank Examination Analyst

Alan H. Torgler, Bank Examination Analyst

Larry D. Kingery, Small Loan Supervisor

## Bank Division

### Bank Examiner V

Barrett, William G. ..... West Union
Hughes, Bradley E. ..... Cedar Falls
Lamb, Stephen C. ..... Atlantic
Murray, Thomas E. ..... Bettendorf
Nellor, M. Kathy ..... Mt. Pleasant
Nielsen, Jay D. ..... Le Mars
Nun, Richard W. ..... Emmetsburg
Parrish, Joseph L. ..... West Des Moines
Rasmussen, Kent M. ..... Grinnell
Reed, Marlin ..... Des Moines
Sweeney, John M. ..... Carroll
Timlin, Paul L. ..... Cedar Rapids
Van De Walle, Kirk D. ..... Mason City
Wenger, Howard B. ..... Webster City

### Bank Examiner IV

Barks, Janet L. ..... Des Moines
Daedlow, Aubrey D. ..... Mediapolis
Erickson, William D. ..... Mt. Pleasant
Grochala, Krystof J. ..... Cedar Falls
Gruenwald, J. F. ..... Bettendorf
Knaack, Alan R. ..... Grinnell
Nichols, Dana L. ..... Mt. Pleasant
Petrucka, Carol A. ..... Cedar Rapids
Sims, Jeff A. ..... Spencer

### Bank Examiner III

Baird, Randal G. ..... Atlantic
Bruns, Paul A. ..... Hiawatha
Conway, Mark F. ..... Spencer
Cook, Collin L. ..... Carroll
Goerdt, Jane G. ..... Mason City
Jehle, Kent L. ..... West Union
Juhl, John K. ..... Mt. Pleasant
Knudsen, Allan L. ..... West Des Moines
Marshall, Gregory D. ..... Grinnell
McBeth, Andrew L. ..... Des Moines
Morrissey, Daniel J. ..... Bettendorf
Moulds, Arthur N. ..... Webster City
Songer, Ronald W. ..... Denison
Tieg, Sandra L. ..... Le Mars
Trepp, Cynthia A. ..... Cedar Falls
Wonder, Ron L. ..... Webster City
Wray, Russell C. ..... Denison

### Bank Examiner II

Albrecht, Steve D. ..... Des Moines
Bergman, Gary A. ..... Bettendorf
Brandenburg, Daniel T. ..... Le Mars
Honsbruch, Harlan H. ..... Grinnell
Howard, Stephen C. ..... Carroll

Job, Stuart L. ..... Davenport
Koellner, Timothy ..... Iowa City
Larson, Eric W. ..... Hiawatha
Magill, Rick J. ..... Webster City
Montgomery, Patrick J. ..... Davenport
Neary, Donald E. ..... Carroll
Schulke, Roger E. ..... Spencer
Selinger, John L. ..... Webster City
Strutzel, Craig E. ..... West Des Moines
White, Sheryl L. ..... Urbandale
Zumbrunnen, Ross R. ..... Mason City

Bank Examiner I

Bandstra, Calvin D. ..... West Union
Bartenhagen, Stephen F. ..... West Union
Hansen, Jeffrey A. ..... Cedar Falls
Hoogeveen, Donley D. ..... Le Mars
Johnson, Michael E. ..... Spencer
Kvam, Kenneth ..... Atlantic
Olson, Randall E. ..... Atlantic
Oxley, Susan E. ..... Mt. Pleasant
Schaufenbuel, Lynn R. ..... Grinnell
Schueller, Thomas N. ..... Marion
Shippy, Valerie J. ..... Mason City
Stumbo, Lorelei Ann ..... Cedar Falls
Withers, Craig W. ..... West Des Moines

SMALL LOAN DIVISION

Bonacci, Louis J., Jr. ..... Des Moines

OFFICE STAFF

Bartling, Pamela ..... Des Moines
Cooper, L. Lynn ..... West Des Moines
Daugherty, Deenie ..... Des Moines
Davis, Maureen ..... Des Moines
Graves, Susan ..... Lacona
Hagen, Lynn M. ..... Des Moines

INSTITUTIONS UNDER THE SUPERVISION OF THIS DEPARTMENT

Iowa Chartered Banks ..... 520
Small Loan Licensees ..... 168
Money Order Companies ..... 12
Debt Management Companies ..... 9

OPERATING STATEMENT

FOR

January 1, 1984 to December 31, 1984

| | Bank | Small Loan | Total |
|---|---|---|---|
| RECEIPTS | | | |
| Total Exam fees | $2,957,877.50 | $29,139.75 | $2,987,017.25 |
| Investigation | 4,517.52 | 1,700.00 | 6,217.52 |
| License | -0- | 26,640.00 | 26,640.00 |
| Other Receipts | 22,399.61 | 18,995.00 | 41,394.61 |
| TOTAL INCOME | $2,984,794.63 | $76,474.75 | $3,061,269.38 |
| DISBURSEMENTS | | | |
| Salaries: | | | |
| Administration | 120,323.06 | 5,919.33 | 126,242.39 |
| Office Personnel | 255,076.39 | 31,835.04 | 286,911.43 |
| Supervisors & Examiners | 1,845,292.53 | 23,016.00 | 1,868,308.53 |
| Sub-Total | 2,220,691.98 | 60,770.37 | 2,281,462.35 |
| IPERS, FICA & INSURANCE | 354,320.60 | 11,747.89 | 366,068.49 |
| Sub-Total | 2,575,012.58 | 72,518.26 | 2,647,530.84 |
| Travel: | | | |
| Administration | 7,047.63 | -0- | 7,047.63 |
| Supervisors & Examiners | 292,603.42 | 6,621.31 | 299,224.73 |
| Sub-Total | 299,651.05 | 6,621.31 | 306,272.36 |
| Other Disbursements: | | | |
| To Other Agencies | 44,273.52 | -0- | 44,273.52 |
| Board Members Travel & Per Diem | 6,513.59 | -0- | 6,513.59 |
| Postage | 17,506.91 | 239.17 | 17,746.08 |
| Telephone & Telegraph | 16,160.65 | 543.61 | 16,704.26 |
| Equipment | 4,031.28 | 114.07 | 4,145.35 |
| Office Supplies and Expense | 4,787.56 | 58.23 | 4,845.79 |
| Equipment Rental | 14,204.77 | 209.12 | 14,413.89 |
| Printing | 11,670.15 | 101.35 | 11,771.50 |
| Equipment Maintenance | 2,835.59 | 28.33 | 2,863.92 |
| Employee Education | 175.00 | -0- | 175.00 |
| Subscriptions & Dues | 13,183.80 | 126.60 | 13,310.40 |
| Employee Relocation | 16,529.80 | -0- | 16,529.80 |
| Surety Bonds | 153.10 | 5.55 | 158.65 |
| Official Newspaper Publications | 56.47 | -0- | 56.47 |
| TOTAL DISBURSEMENTS | 3,026,745.82 | 80,565.60 | 3,107,311.42* |
| GAIN OR LOSS | ( 41,951.19) | (4,090.85) | ( 46,042.04) |

*This figure does not include any Indirect Costs of this Department

## IOWA CHARTERED BANK RECORD

### State Supervised Institutions

| Date | Number | Deposits | Capital Stock | Total Assets |
|---|---|---|---|---|
| June 30, 1891 | 205 | $ 33,781,706 | $ 11,026,393 | $ 48,254,287 |
| June 30, 1892 | 245 | 42,467,395 | 12,734,300 | 59,011,405 |
| June 30, 1893 | 325 | 42,151,434 | 14,484,120 | 60,854,842 |
| June 30, 1894 | 350 | 41,987,838 | 15,670,800 | 61,271,266 |
| June 30, 1895 | 364 | 43,627,136 | 16,151,300 | 64,045,057 |
| June 30, 1896 | 370 | 43,955,793 | 16,411,400 | 64,626,481 |
| June 30, 1897 | 372 | 45,442,894 | 16,287,200 | 65,799,440 |
| June 30, 1898 | 383 | 59,336,453 | 16,447,000 | 79,697,645 |
| June 30, 1899 | 402 | 77,405,669 | 16,874,170 | 98,704,549 |
| June 3, 1900 | 448 | 91,147,056 | 16,054,900 | 114,392,434 |
| June 30, 1901 | 474 | 114,731,614 | 18,845,400 | 139,554,390 |
| June 18, 1902 | 531 | 133,692,464 | 20,205,400 | 160,711,667 |
| May 6, 1903 | 574 | 132,443,981 | 21,315,400 | 161,462,836 |
| April 30, 1904 | 619 | 141,471,439 | 22,392,300 | 161,676,619 |
| May 29, 1905 | 677 | 146,493,959 | 24,096,800 | 179,676,868 |
| May 17, 1906 | 745 | 169,609,746 | 25,699,800 | 205,145,900 |
| April 19, 1907 | 812 | 201,953,384 | 28,010,800 | 241,512,637 |
| May 14, 1908 | 845 | 197,927,303 | 28,604,300 | 239,340,983 |
| May 18, 1909 | 898 | 225,155,164 | 30,578,300 | 269,730,523 |
| June 30, 1910 | 951 | 246,921,202 | 32,478,800 | 296,673,487 |
| May 29, 1911 | 984 | 249,829,532 | 33,901,800 | 306,680,886 |
| June 29, 1912 | 1,016 | 278,761,504 | 33,982,300 | 336,742,687 |
| June 28, 1913 | 1,068 | 304,794,994 | 37,895,800 | 368,819,792 |
| June 30, 1914 | 1,114 | 314,129,495 | 39,918,800 | 383,784,073 |
| July 6, 1915 | 1,171 | 325,812,711 | 41,834,800 | 398,503,620 |
| June 10, 1916 | 1,217 | 359,282,185 | 43,866,300 | 436,461,786 |
| May 21, 1917 | 1,254 | 447,051,146 | 45,196,300 | 526,652,044 |
| June 29, 1918 | 1,309 | 496,506,261 | 48,407,300 | 584,588,132 |
| June 30, 1919 | 1,320 | 599,897,385 | 49,546,550 | 696,565,886 |
| June 30, 1920 | 1,346 | 657,886,492 | 53,816,300 | 800,862,729 |
| June 30, 1921 | 1,350 | 549,310,628 | 55,810,800 | 727,080,931 |
| June 10, 1922 | 1,332 | 556,125,674 | 55,915,300 | 713,358,785 |
| April 3, 1923 | 1,329 | 637,205,045 | 56,332,300 | 773,202,451 |
| June 30, 1924 | 1,269 | 605,937,170 | 54,192,300 | 779,221,107 |
| May 1, 1925 | 1,217 | 603,223,195 | 50,952,800 | 710,059,573 |
| June 30, 1926 | 1,161 | 590,921,480 | 48,901,800 | 682,120,699 |
| June 30, 1927 | 1,096 | 559,916,799 | 45,762,300 | 642,837,816 |
| June 30, 1928 | 1,056 | 563,542,395 | 44,831,300 | 643,073,159 |
| June 29, 1929 | 1,021 | 552,554,520 | 43,168,300 | 663,065,559 |
| June 30, 1930 | 975 | 523,148,819 | 41,085,300 | 605,796,294 |
| June 30, 1931 | 893 | 474,927,116 | 38,429,500 | 549,265,772 |
| June 30, 1932 | 703 | 289,224,625 | 28,706,500 | 358,198,499 |
| June 30, 1933 | *620 | 228,985,321 | 24,535,000 | 282,973,546 |
| June 30, 1934 | **487 | 225,497,000 | 20,538,000 | 259,014,402 |
| June 30, 1935 | 535 | 300,706,633 | 22,666,500 | 336,809,667 |
| June 30, 1936 | 543 | 346,713,047 | 23,306,500 | 385,437,951 |

*Includes the reports of 288 S.F. 111 banks.
**Does not include the reports of S.F. 111 banks.

# IOWA CHARTERED BANK RECORD

## State Supervised Institutions

| Date | Number | Deposits | Capital Stock | Total Assets |
|---|---|---|---|---|
| June 30, 1937 | 545 | $ 383,193,883 | $ 23,551,500 | $ 424,083,480 |
| June 30, 1938 | 542 | 375,876,103 | 23,435,500 | 418,430,191 |
| June 30, 1939 | 538 | 401,323,567 | 23,556,500 | 446,682,294 |
| June 30, 1940 | 543 | 438,922,631 | 23,636,500 | 486,872,833 |
| June 30, 1941 | 542 | 483,337,352 | 23,750,500 | 534,341,075 |
| June 30, 1942 | 545 | 562,572,568 | 24,308,000 | 616,591,014 |
| June 30, 1943 | 542 | 787,765,327 | 24,496,500 | 845,261,045 |
| June 30, 1944 | 542 | 1,038,660,323 | 25,271,000 | 1,101,397,171 |
| June 30, 1945 | 545 | 1,196,343,012 | 25,721,000 | 1,265,504,427 |
| June 29, 1946 | 552 | 1,365,802,141 | 26,361,000 | 1,445,294,047 |
| June 30, 1947 | 557 | 1,512,304,013 | 27,194,000 | 1,596,633,023 |
| June 30, 1948 | 558 | 1,478,567,677 | 28,437,000 | 1,570,523,009 |
| June 30, 1949 | 558 | 1,445,844,346 | 30,353,000 | 1,546,423,190 |
| June 30, 1950 | 556 | 1,478,956,843 | 31,940,500 | 1,588,467,014 |
| June 30, 1951 | 556 | 1,536,614,982 | 34,105,500 | 1,656,042,937 |
| June 30, 1952 | 558 | 1,555,087,192 | 35,945,500 | 1,684,776,491 |
| June 30, 1953 | 558 | 1,633,346,205 | 37,630,500 | 1,772,303,351 |
| June 30, 1954 | 559 | 1,755,531,999 | 39,392,000 | 1,903,843,077 |
| June 30, 1955 | 562 | 1,752,495,839 | 41,622,000 | 1,911,830,624 |
| June 30, 1956 | 564 | 1,766,744,835 | 43,669,000 | 1,936,222,800 |
| June 6, 1957 | 565 | 1,823,789,206 | 46,254,000 | 2,005,340,036 |
| June 23, 1958 | 564 | 1,932,352,108 | 47,976,000 | 2,128,751,078 |
| June 10, 1959 | 565 | 2,010,678,372 | 50,803,500 | 2,226,262,196 |
| June 15, 1960 | 565 | 1,979,335,212 | 52,933,500 | 2,213,709,881 |
| June 30, 1961 | 567 | 2,028,828,757 | 55,411,000 | 2,267,329,404 |
| June 30, 1962 | 567 | 2,202,167,883 | 57,688,500 | 2,455,343,527 |
| June 29, 1963 | 568 | 2,363,724,805 | 60,088,500 | 2,632,455,997 |
| June 30, 1964 | 567 | 2,479,409,424 | 61,473,500 | 2,760,611,087 |
| June 30, 1965 | 566 | 2,739,457,530 | 63,411,000 | 3,039,212,514 |
| June 30, 1966 | 567 | 2,984,380,649 | 68,223,500 | 3,310,086,033 |
| June 30, 1967 | 568 | 3,175,318,263 | 71,181,500 | 3,537,412,214 |
| June 29, 1968 | 567 | 3,520,090,393 | 75,867,700 | 3,910,569,128 |
| June 30, 1969 | 565 | 3,875,751,233 | 82,273,450 | 4,359,742,584 |
| June 30, 1970 | 564 | 4,083,576,046 | 89,516,975 | 4,616,169,321 |
| June 30, 1971 | 564 | 4,576,669,593 | 96,844,675 | 5,159,346,086 |
| June 30, 1972 | 565 | 5,102,873,480 | 103,264,225 | 5,761,598,474 |
| June 30, 1973 | 566 | 5,995,007,901 | 109,793,725 | 6,763,327,703 |
| June 30, 1974 | 565 | 6,710,632,667 | 116,303,225 | 7,574,961,562 |
| June 30, 1975 | 560 | 7,466,247,838 | 121,841,415 | 8,394,410,954 |
| June 30, 1976 | 557 | 8,270,932,000 | 128,711,225 | 9,205,892,000 |
| June 30, 1977 | 553 | 9,122,801,000 | 138,297,000 | 10,190,102,000 |
| June 30, 1978 | 553 | 10,106,941,000 | 147,605,000 | 11,361,473,000 |
| June 30, 1979 | 554 | 10,992,127,000 | 159,669,000 | 12,509,900,000 |
| June 30, 1980 | 554 | 11,805,752,000 | 175,876,000 | 13,568,887,000 |
| June 30, 1981 | 553 | 12,995,499,000 | 183,756,000 | 15,058,986,000 |
| June 30, 1982 | 549 | 14,146,086,000 | 194,489,000 | 16,671,420,000 |
| June 30, 1983 | 543 | 15,591,433,000 | 202,964,000 | 18,011,231,000 |
| June 30, 1984 | 534 | 16,464,684,000 | 200,007,000 | 19,120,959,000 |
| June 30, 1985 | 520 | 16,409,922,000 | 199,505,000 | 19,018,849,000 |

## LIST OF 408 OFFICE CERTIFICATES OUTSTANDING AS OF JUNE 30, 1985

### Under the Provisions of the Iowa Banking Act

| Office Location | | Bank Location |
|---|---|---|
| Agency | Union Bank and Trust Company | Ottumwa |
| Albia (1) | First Iowa State Bank | Albia |
| Albion | Brenton Bank and Trust Company | Marshalltown |
| Alburnett | Farmers State Bank | Marion |
| Alexander | Latimer Bank & Trust | Latimer |
| Algona (1) | First Interstate Bank of Algona | Algona |
| Allerton | The Citizens State Bank | Corydon |
| Alvord | Valley State Bank | Rock Valley |
| Ames (3) | United Bank and Trust | Ames |
| Andrew | Andrew Savings Bank | Bellevue |
| Ankeny (1) | Ankeny State Bank | Ankeny |
| Arcadia | Carroll County State Bank | Carroll |
| Archer | Security State Bank | Sheldon |
| Arlington | Oelwein State Bank | Oelwein |
| Arthur | Ida County State Bank | Ida Grove |
| Atlantic (1) | First Whitney Bank and Trust | Atlantic |
| Audubon (1) | Audubon State Bank | Audubon |
| Aurora | Oelwein State Bank | Oelwein |
| Austinville | State Savings Bank | Aplington |
| Ayrshire | Brenton Bank of Palo Alto County | Emmetsburg |
| Bagley | Perry State Bank | Perry |
| Battle Creek | First State Bank | Ida Grove |
| Bernard | Hawkeye Bank and Trust | Maquoketa |
| Bettendorf | Davenport Bank and Trust Company | Davenport |
| Bettendorf (2) | First Bank | Davenport |
| Bettendorf | Northwest Bank & Trust Company | Davenport |
| Birmingham | Farmers State Bank | Keosauqua |
| Bode | First Interstate Bank of Algona | Algona |
| Bonaparte | State Central Bank | Keokuk |
| Bondurant | Farmers Savings Bank | Mitchellville |
| Boone (1) | Boone State Bank & Trust Company | Boone |
| Booneville | Farmers and Merchants State Bank | Winterset |
| Boxholm | Boone State Bank & Trust Company | Boone |
| Brandon | Peoples Bank and Trust Company | Cedar Rapids |
| Bridgewater | Union State Bank | Greenfield |
| Britt (1) | First State Bank | Britt |
| Burlington (2) | Hawkeye Bank and Trust | Burlington |
| Burlington (2) | Farmers & Merchants Bank & Trust | Burlington |
| Burnside | First Interstate Bank of Fort Dodge | Fort Dodge |
| Callender | Somers Savings Bank | Somers |
| Calumet | Security State Bank | Sutherland |
| Carson | Council Bluffs Savings Bank | Council Bluffs |
| Cedar Falls (1) | Cedar Falls Trust & Savings Bank | Cedar Falls |
| Cedar Falls | Waterloo Savings Bank | Waterloo |
| Cedar Rapids (2) | First Trust & Savings Bank | Cedar Rapids |
| Cedar Rapids (2) | Guaranty Bank and Trust Company | Cedar Rapids |
| Cedar Rapids(3) | Peoples Bank and Trust Company | Cedar Rapids |
| Cedar Rapids(3) | United State Bank | Cedar Rapids |
| Cedar Rapids | Farmers State Bank | Marion |

| Office Location | Bank Location | |
|---|---|---|
| Centerville (1) | Iowa Trust and Savings Bank | Centerville |
| Chariton (1) | Hawkeye Bank and Trust | Chariton |
| Charlotte | Gateway State Bank | Clinton |
| Chelsea | Chelsea Savings Bank | Belle Plaine |
| Clarinda (1) | Citizens State Bank | Clarinda |
| Clearfield | State Savings Bank | Bedford |
| Clermont | Farmers Savings Bank | West Union |
| Cleves | Peoples Savings Bank | Wellsburg |
| Clinton (2) | Iowa State Savings Bank | Clinton |
| Clive | Hawkeye Bank & Trust of Des Moines | Des Moines |
| Coin | Page County State Bank | Clarinda |
| Colo | State Bank & Trust Company | Nevada |
| Coralville | Hills Bank and Trust Company | Hills |
| Coralville | Iowa State Bank & Trust Company | Iowa City |
| Corydon (1) | Citizens State Bank | Corydon |
| Coulter | Latimer Bank & Trust | Latimer |
| Council Bluffs (2) | Council Bluffs Savings Bank | Council Bluffs |
| Council Bluffs (1) | State Bank and Trust | Council Bluffs |
| Craig | Security Savings Bank | Ireton |
| Creston (1) | Iowa State Savings Bank | Creston |
| Crystal Lake | Manufacturers Bank & Trust Company | Forest City |
| Cumberland | Houghton State Bank | Red Oak |
| Cushing | Holstein State Bank | Holstein |
| Dana | Brenton State Bank of Jefferson | Jefferson |
| Davenport (3) | Davenport Bank and Trust Company | Davenport |
| Davenport (2) | First Bank | Davenport |
| Davenport (3) | Northwest Bank and Trust Company | Davenport |
| Dayton | First American State Bank | Fort Dodge |
| Decorah (1) | Decorah State Bank | Decorah |
| Dedham | Commercial Savings Bank | Carroll |
| Deep River | Gibson Savings Bank | Gibson |
| Delmar | Hawkeye Bank and Trust | Maquoketa |
| Delta | Hayesville Savings Bank | Hayesville |
| Denison (1) | Crawford County Trust & Savings Bank | Denison |
| Denmark | Farmers Savings Bank | Wever |
| Des Moines (3) | Bankers Trust Company | Des Moines |
| Des Moines (3) | Brenton Bank and Trust Company | Urbandale |
| Des Moines (3) | Hawkeye-Capital Bank & Trust | Des Moines |
| Des Moines (2) | Hawkeye Bank & Trust of Des Moines | Des Moines |
| Des Moines (2) | Iowa State Bank | Des Moines |
| Des Moines (3) | First Interstate Bank of Urbandale | Urbandale |
| Des Moines | West Des Moines State Bank | West Des Moines |
| DeSoto | Earlham Savings Bank | Earlham |
| Dexter | Brenton Bank and Trust Company | Adel |
| Dixon | First Trust & Savings Bank | Wheatland |
| Donahue | Davenport Bank and Trust Company | Davenport |
| Donnellson | Pilot Grove Savings Bank | Pilot Grove |
| Doon | Valley State Bank | Rock Valley |
| Dougherty | Sheffield Savings Bank | Sheffield |
| Dow City | Defiance State Bank | Definance |
| Dubuque (3) | American Trust & Savings Bank | Dubuque |
| Dubuque (4) | Dubuque Bank and Trust Company | Dubuque |
| Dubuque (1) | Key City Bank and Trust Company | Dubuque |
| Duncombe | First Interstate Bank of Fort Dodge | Fort Dodge |
| Dunkerton | Peoples Bank and Trust Company | Waterloo |
| Dyersville (1) | Fidelity Bank & Trust | Dyersville |

| Office Location | | Bank Location |
|---|---|---|
| Eagle Grove (1) | Brenton State Bank | Eagle Grove |
| Eagle Grove (1) | Security Savings Bank | Eagle Grove |
| Eldon | Union Bank and Trust Company | Ottumwa |
| Eldora (1) | Hardin County Savings Bank | Eldora |
| Elkhorn | The Shelby County State Bank | Harlan |
| Elliott | Houghton State Bank | Red Oak |
| Ellsworth | Farmers State Bank | Jewell |
| Ely | First Trust & Savings Bank | Cedar Rapids |
| Epworth | Key City Bank & Trust Company | Dubuque |
| Estherville (1) | Emmet County State Bank | Estherville |
| Fairfield (1) | Iowa State Bank & Trust Company | Fairfield |
| Farmersburg | Peoples State Bank | Elkader |
| Farmington | State Central Bank | Keokuk |
| Fenton | First Trust & Savings Bank | Armstrong |
| Fort Atkinson | Citizens Savings Bank | Spillville |
| Fort Dodge (2) | First American State Bank | Fort Dodge |
| Fort Dodge (1) | First Interstate Bank of Fort Dodge | Fort Dodge |
| Fort Madison (1) | Fort Madison Bank & Trust Company | Fort Madison |
| Fort Madison (1) | Iowa State Bank | Fort Madison |
| Fort Madison (1) | Lee County Savings Bank | Fort Madison |
| Garden City | Tri-County State Bank | Zearing |
| Garrison | State Bank of Vinton | Vinton |
| Geneva | Ackley State Bank | Ackley |
| Gilbert | United Bank and Trust | Ames |
| Gilmore City | Humboldt Trust & Savings Bank | Humboldt |
| Gladbrook | Security Savings Bank | Marshalltown |
| Glenwood (1) | Glenwood State Bank | Glenwood |
| Goldfield | Security Savings Bank | Eagle Grove |
| Goose Lake | Gateway State Bank | Clinton |
| Grand River | The Decatur County State Bank | Leon |
| Granger | Brenton State Bank | Dallas Center |
| Granville | American State Bank | Sioux Center |
| Gravity | State Savings Bank | Bedford |
| Greeley | Community Savings Bank | Edgewood |
| Grimes | Bankers Trust Company | Des Moines |
| Hampton (1) | Hampton State Bank | Hampton |
| Hanlontown | First State Bank | Manly |
| Hansell | Sheffield Savings Bank | Sheffield |
| Harcourt | First Interstate Bank of Fort Dodge | Fort Dodge |
| Harpers Ferry | Kerndt Brothers Savings Bank | Lansing |
| Hartford | Hartford-Carlisle Savings Bank | Carlisle |
| Havelock | Laurens State Bank | Laurens |
| Hazleton | Maynard Savings Bank | Maynard |
| Henderson | State Bank and Trust | Council Bluffs |
| Hiawatha | Farmers State Bank | Marion |
| Hillsboro | Hawkeye Bank and Trust | Burlington |
| Hinton | Farmers State Bank | Merrill |
| Holland | Hawkeye Bank & Trust | Grundy Center |
| Holy Cross | Farley State Bank | Farley |
| Hornick | State Savings Bank | Onawa |
| Hospers | American State Bank | Sioux Center |
| Houghton | Pilot Grove Savings Bank | Pilot Grove |
| Humboldt (1) | Humboldt Trust & Savings Bank | Humboldt |
| Humeston | The Citizens State Bank | Corydon |
| Huxley | South Story Bank & Trust | Slater |

| Office Location | | Bank Location |
|---|---|---|
| Indianola (2) | Peoples Trust and Savings Bank | Indianola |
| Indianola (2) | Warren County Brenton Bank & Trust | Indianola |
| Inwood | Security Savings Bank | Larchwood |
| Ionia | First Security Bank & Trust Company | Charles City |
| Iowa City (1) | Hawkeye State Bank | Iowa City |
| Iowa City | Hills Bank and Trust Company | Hills |
| Iowa City (2) | Iowa State Bank & Trust Company | Iowa City |
| Iowa Falls (1) | Citizens State Bank | Iowa Falls |
| Jamaica | Perry State Bank | Perry |
| Janesville | State Bank of Waverly | Waverly |
| Jefferson (1) | Brenton State Bank of Jefferson | Jefferson |
| Jefferson (1) | Home State Bank | Jefferson |
| Johnston | Brenton Bank and Trust Company | Urbandale |
| Kensett | First State Bank | Manly |
| Keokuk (1) | Keokuk Savings Bank & Trust Company | Keokuk |
| Keokuk (2) | State Central Bank | Keokuk |
| Kesley | Iowa State Bank | Clarksville |
| Keswick | First Interstate Bank of Sigourney | Sigourney |
| Kinross | First Interstate Bank of Sigourney | Sigourney |
| Kiron | Peoples Savings Bank | Odebolt |
| Klemme | North Iowa State Bank | Belmond |
| Knoxville (2) | Iowa State Savings Bank | Knoxville |
| Lacona | Peoples Trust and Savings Bank | Indianola |
| Lakota | Farmers Trust and Savings Bank | Buffalo Center |
| Lamont | Farmers State Savings Bank | Independence |
| Lamotte | Andrew Savings Bank | Bellevue |
| Lanesboro | Commercial Savings Bank | Carroll |
| Laurel | Security Savings Bank | Marshalltown |
| Lawton | First Trust and Savings Bank | Moville |
| Lehigh | First Interstate Bank of Fort Dodge | Fort Dodge |
| Le Grand | Citizens Savings Bank | Gilman |
| Leon (1) | The Decatur County State Bank | Leon |
| Lester | Peoples Bank & Trust | Rock Valley |
| Lincoln | Lincoln Savings Bank | Reinbeck |
| Lineville | The Citizens State Bank | Corydon |
| Linn Grove | First State Bank | Sioux Rapids |
| Liscomb | Hardin County Savings Bank | Eldora |
| Littleport | Community Savings Bank | Edgewood |
| Little Rock | Rock Rapids State Bank | Rock Rapids |
| Livermore | Hawkeye Bank and Trust | Humboldt |
| Lorimor | Citizens Savings Bank | Afton |
| Lost Nation | First Trust & Savings Bank | Wheatland |
| Lovilia | State Bank of Bussey | Bussey |
| Luverne | First Interstate Bank of Algona | Algona |
| Luxemberg | Fidelity Bank & Trust | Dyersville |
| McCallsburg | State Bank & Trust Company | Nevada |
| McClelland | Council Bluffs Savings Bank | Council Bluffs |
| Macedonia | State Bank and Trust | Council Bluffs |
| Macksburg | Union State Bank | Winterset |
| Malcolm | Grinnell State Bank | Grinnell |
| Mallard | Brenton Bank of Palo Alto County | Emmetsburg |
| Maquoketa (1) | Hawkeye Bank and Trust | Maquoketa |
| Maquoketa (1) | Maquoketa State Bank | Maquoketa |
| Marble Rock | First Security Bank and Trust Company | Charles City |

| Office Location | | Bank Location |
|---|---|---|
| Marion (1) | Farmers State Bank | Marion |
| Marion | Guaranty Bank and Trust Company | Cedar Rapids |
| Marquette | First State Savings Bank | McGregor |
| Marshalltown (2) | Commerical State Bank | Marshalltown |
| Marshalltown (3) | Brenton Bank and Trust Company | Marshalltown |
| Marshalltown (1) | Security Savings Bank | Marshalltown |
| Martensdale | Peoples Trust and Savings Bank | Indianola |
| Mason City (2) | Hawkeye Bank & Trust of Mason City | Mason City |
| Mason City (2) | First Interstate Bank of Mason City | Mason City |
| Maurice | Northwestern State Bank of Orange City | Orange City |
| Melcher | Iowa State Savings Bank | Knoxville |
| Menlo | Security State Bank | Casey |
| Meservey | First State Bank | Thornton |
| Milo | Peoples Trust and Savings Bank | Indianola |
| Milton | State Savings Bank | Cantril |
| Minburn | Raccoon Valley State Bank | Adel |
| Minden | Farmers and Merchants State Bank | Neola |
| Missouri Valley (1) | Peoples State Bank | Missouri Valley |
| Modale | State Bank and Trust | Council Bluffs |
| Montrose | Keokuk Savings Bank and Trust Company | Keokuk |
| Moravia | Iowa Trust and Savings Bank | Centerville |
| Moulton | Davis County Savings Bank | Bloomfield |
| Mount Joy | Central Trust and Savings Bank | Eldridge |
| Mount Pleasant (2) | Hawkeye Bank and Trust | Mount Pleasant |
| Mount Pleasant (1) | Henry County Savings Bank | Mount Pleasant |
| Mount Vernon (1) | Mount Vernon Bank and Trust Company | Mount Vernon |
| Murray | Clarke County State Bank | Osceola |
| Muscatine (2) | Central State Bank | Muscatine |
| Newhall | Peoples Bank and Trust Company | Cedar Rapids |
| New Hartford | Parkersburg State Bank | Parkersburg |
| New Liberty | Liberty Trust and Savings Bank | Durant |
| New London | Hawkeye Bank and Trust | Burlington |
| Newton (1) | Jasper County Savings Bank | Newton |
| New Virginia | Norwalk-Cumming State Bank | Norwalk |
| Nichols | Farmers and Merchants Savings Bank | Lone Tree |
| North Liberty | Hills Bank and Trust Company | Hills |
| Oakland (1) | Oakland State Bank | Oakland |
| Oakville | Farmers & Merchants Bank & Trust | Burlington |
| Okoboji | Dickinson County Savings Bank | Milford |
| Olin | Community State Bank | Clarence |
| Ollie | Hayesville Savings Bank | Hayesville |
| Orange City (1) | Northwestern State Bank of Orange City | Orange City |
| Orient | Farmers and Merchants State Bank | Winterset |
| Osceola (1) | Clarke County State Bank | Osceola |
| Oskaloosa (1) | Mahaska State Bank | Oskaloosa |
| Ottumwa (1) | South Ottumwa Savings Bank | Ottumwa |
| Ottumwa (2) | Union Bank and Trust Company | Ottumwa |
| Oxford Junction | Citizens State Bank | Wyoming |
| Pacific Junction | Glenwood State Bank | Glenwood |
| Panama | State Bank of Portsmouth | Portsmouth |
| Parkersburg (1) | Parkersburg State Bank | Parkersburg |
| Parkview | Central Trust and Savings Bank | Eldridge |
| Pella (1) | Marion County State Bank | Pella |
| Peterson | State Bank | Everly |
| Pleasant Hill | Hawkeye-Capital Bank & Trust | Des Moines |

| Office Location | | Bank Location |
|---|---|---|
| Pleasantville (1) | Pleasantville State Bank | Pleasantville |
| Plymouth | First State Bank | Manly |
| Pocahontas (1) | Commerical State Bank | Pocahontas |
| Popejoy | Farmers State Bank | Dows |
| Pulaski | State Savings Bank | Cantril |
| Quimby | Central Trust and Savings Bank | Cherokee |
| Randall | Randall-Story State Bank | Story City |
| Raymond | Farmers State Bank | Jesup |
| Redfield | Brenton Bank and Trust Company | Adel |
| Red Oak (1) | Houghton State Bank | Red Oak |
| Renwick | Hawkeye Bank and Trust | Humboldt |
| Richland | Union Bank and Trust Company | Ottumwa |
| Ringsted | Emmet County State Bank | Estherville |
| Rock Valley (1) | Valley State Bank | Rock Valley |
| Rowan | Brenton Bank and Trust Company | Clarion |
| Rubio | Rubio Savings Bank of Brighton | Brighton |
| Rudd | First State Bank | Nora Springs |
| Runnells | Hartford-Carlisle Savings Bank | Carlisle |
| Russell | Hawkeye Bank and Trust | Chariton |
| Ryan | Citizens State Bank | Hopkinton |
| Sabula | Teeds Grove Savings Bank | Teeds Grove |
| Sac City (1) | Citizens Savings Bank | Sac City |
| St. Charles | Farmers and Merchants State Bank | Winterset |
| St. Olaf | Central State Bank | Elkader |
| Salem | Hawkeye Bank and Trust | Burlington |
| Salix | Pioneer Valley Savings Bank | Sergeant Bluff |
| Shannon City | First State Bank | Diagonal |
| Sharpsburg | State Savings Bank | Bedford |
| Sheldon (1) | Citizens State Bank | Sheldon |
| Shellsburg | Peoples Bank and Trust Company | Cedar Rapids |
| Shenandoah (1) | The Security Trust and Savings Bank | Shenandoah |
| Sherrill | Dubuque Bank and Trust Company | Dubuque |
| Silver City | Mills County State Bank | Glenwood |
| Sioux City (2) | First Interstate Bank of Sioux City | Sioux City |
| Sioux City (2) | Hawkeye Bank and Trust | Sioux City |
| Smithland | First State Bank of Mapleton | Mapleton |
| Spencer (1) | Farmers Trust and Savings Bank | Spencer |
| Spencer (1) | Hawkeye Bank and Trust | Spencer |
| Spirit Lake (1) | First Bank & Trust | Spirit Lake |
| Stacyville | Saint Ansgar State Bank | Saint Ansgar |
| Stanwood | Community State Bank | Clarence |
| Steamboat Rock | Hawkeye Bank & Trust | Eldora |
| Stockport | State Central Bank | Keokuk |
| Storm Lake (1) | The Commerical Trust & Savings Bank | Storm Lake |
| Storm Lake (1) | Security Trust & Savings Bank | Storm Lake |
| Struble | LeMars Savings Bank | LeMars |
| Sully | Kellogg-Sully Bank & Trust | Kellogg |
| Swalesdale | First State Bank | Thornton |
| Taintor | Taintor Savings Bank | New Sharon |
| Tama (1) | Tama State Bank | Tama |
| Terril | The State Bank | Spirit Lake |
| Thor | Humboldt Trust & Savings Bank | Humboldt |
| Tingley | Hawkeye Bank & Trust | Mount Ayr |
| Toldeo (1) | The State Bank of Toledo | Toledo |

| Office Location | | Bank Location |
|---|---|---|
| Truro | Union State Bank | Winterset |
| Underwood | State Bank and Trust | Council Bluffs |
| Union | Hardin County Savings Bank | Eldora |
| Urbana | Peoples Bank and Trust Company | Cedar Rapids |
| Urbandale | Hawkeye Bank & Trust of Des Moines | Des Moines |
| Vail | Westside State Savings Bank | Westside |
| Van Meter | Brenton Bank and Trust Company | Adel |
| Ventura | Community State Bank of Clear Lake | Clear Lake |
| Volga | Central State Bank | Elkader |
| Wadena | Elgin State Bank | Elgin |
| Washington (1) | Washington State Bank | Washington |
| Washta | Central Trust and Savings Bank | Cherokee |
| Waterloo | First Security State Bank | Evansdale |
| Waterloo | Midway Bank & Trust | Cedar Falls |
| Waterloo (2) | Peoples Bank and Trust Company | Waterloo |
| Waterloo (2) | Waterloo Savings Bank | Waterloo |
| Waterville | Farmers and Merchants Savings Bank | Waukon |
| Waucoma | State Bank of Lawler | Lawler |
| Waukee | Brenton State Bank | Dallas Center |
| Waukon (1) | Waukon State Bank | Waukon |
| Waverly (1) | State Bank of Waverly | Waverly |
| Webster City (1) | First State Bank | Webster City |
| Wellman (1) | Wellman Savings Bank | Wellman |
| Wesley | First Interstate Bank of Algona | Algona |
| West Burlington (1) | West Burlington State Bank | West Burlington |
| West Des Moines (1) | West Des Moines State Bank | West Des Moines |
| West Point | State Central Bank | Keokuk |
| What Cheer | Iowa Trust & Savings Bank | Oskaloosa |
| Wilton (1) | Wilton Savings Bank | Wilton |
| Windsor Heights | Bankers Trust Company | Des Moines |
| Winterset (1) | Farmers and Merchants State Bank | Winterset |
| Woden | First State Bank | Britt |
| Woodbine (1) | Iowa Savings Bank | Woodbine |
| Woodward | Brenton State Bank | Dallas Center |

( ) Denotes the number of bank office facilities

## BANK CHARTERS RENEWED

| Location | Name of Bank |
|---|---|
| Aredale | Aredale State Bank |
| Cedar Falls | Midway Bank & Trust |
| Decorah | Security Bank & Trust Company |
| Dike | Iowa Savings Bank |
| Dubuque | Dubuque Bank and Trust Company |
| Kanawha | Farmers State Bank |
| Manchester | First State Bank |
| Tabor | First State Bank |
| Titonka | Titonka Savings Bank |

## APPLICATIONS FOR BANK OFFICES

| Bank and Location | Proposed Office Location | Effective Date |
|---|---|---|
| Corydon<br>Citizens State Bank | Corydon | July 5, 1984 |
| Mount Ayr (1)<br>Hawkeye Bank & Trust | Mount Ayr | August 10, 1984 |
| Mount Ayr (1)<br>Hawkeye Bank & Trust | Tingley | August 10, 1984 |
| Mount Pleasant<br>Hawkeye Bank and Trust | Mount Pleasant | August 23, 1984 |
| Oakland (2)<br>Oakland State Bank | Oakland | September 7, 1984 |
| Urbandale<br>Brenton Bank and Trust Company | Des Moines | September 28, 1984 |
| Marion<br>Farmers State Bank | Marion | October 22, 1984 |
| Oskaloosa (3)<br>Mahaska State Bank | New Sharon | November 16, 1984 |
| Oskaloosa (3)<br>Mahaska State Bank | Taintor | November 16, 1984 |
| Ottumwa (4)<br>Union Bank and Trust Company | Eldon | November 21, 1984 |
| Ames (5)<br>United Bank and Trust | Ames | December 31, 1984 |
| Ames (5)<br>United Bank and Trust | Ames | December 31, 1984 |
| Ames (5)<br>United Bank and Trust | Gilbert | December 31, 1984 |
| Cherokee (6)<br>Valley Bank & Trust | Cherokee | January 25, 1985 |
| Woodbine (7)<br>Iowa Savings Bank | Woodbine | February 7, 1985 |
| Larchwood (8)<br>Security Savings Bank | Inwood | February 19, 1985 |
| Eagle Grove<br>Brenton State Bank | Eagle Grove | March 8, 1985 |
| Afton (9)<br>Citizens Savings Bank | Lorimor | March 8, 1985 |
| Des Moines<br>Hawkeye Bank & Trust of Des Moines | Urbandale | April 26, 1985 |
| Des Moines<br>Hawkeye-Capital Bank & Trust | Des Moines | April 26, 1985 |
| Odebolt (10)<br>Peoples Savings Bank | Kiron | April 26, 1985 |

*Footnotes at End of Section*

## APPLICATIONS FOR BANK OFFICES (Continued)

| Bank and Location | Proposed Office Location | Effective Date |
|---|---|---|
| Waterloo<br>Peoples Bank and Trust Company | Cedar Falls | May 10, 1985 |
| Diagonal (11)<br>First State Bank | Diagonal | June 4, 1985 |
| Council Bluffs (12)<br>Council Bluffs Savings Bank | Mineola | June 18, 1985 |
| Cedar Rapids (13)<br>Peoples Bank and Trust Company | Urbana | June 21, 1985 |
| Cedar Rapids (13)<br>Peoples Bank and Trust Company | Shellsburg | June 21, 1985 |
| Cedar Rapids (13)<br>Peoples Bank and Trust Company | Brandon | June 21, 1985 |

## ACTIONS TAKEN ON BANK OFFICE APPLICATIONS

| Bank and Location | Proposed Office Location | Decision and Date |
|---|---|---|
| Cedar Rapids<br>Guaranty Bank and Trust Company | Marion | Approved<br>July 18, 1984 |
| Mount Ayr (1)<br>Hawkeye Bank & Trust | Mount Ayr | Approved<br>August 10, 1984 |
| Mount Ayr (1)<br>Hawkeye Bank & Trust | Tingley | Approved<br>August 10, 1984 |
| Corydon<br>Citizens State Bank | Corydon | Approved<br>August 15, 1984 |
| Oakland (2)<br>Oakland State Bank | Oakland | Approved<br>September 7, 1984 |
| Mount Pleasant<br>Hawkeye Bank and Trust | Mount Pleasant | Approved<br>September 19, 1984 |
| Hornick (14)<br>State Savings Bank | Hornick | Approved<br>September 19, 1984 |
| Humboldt (15)<br>Hawkeye Bank and Trust | Renwick | Approved<br>September 19, 1984 |
| Urbandale<br>Brenton Bank and Trust Company | Des Moines | Approved<br>November 21, 1984 |
| Marion<br>Farmers State Bank | Marion | Approved<br>November 21, 1984 |
| Ottumwa (4)<br>Union Bank and Trust Company | Eldon | Approved<br>December 11, 1984 |
| Cherokee (6)<br>Valley Bank & Trust | Cherokee | Approved<br>January 25, 1985 |
| Woodbine (7)<br>Iowa Savings Bank | Woodbine | Approved<br>February 7, 1985 |

*Footnotes at End of Section*

## ACTIONS TAKEN ON BANK OFFICE APPLICATIONS (Continued)

| | | |
|---|---|---|
| Larchwood (8)<br>Security Savings Bank | Inwood | Approved<br>February 19, 1985 |
| Oskaloosa (3)<br>Mahaska State Bank | New Sharon | Approved<br>February 20, 1985 |
| Oskaloosa (3)<br>Mahaska State Bank | Taintor | Denied<br>February 20, 1985 |
| Afton (9)<br>Citizens Savings Bank | Lorimor | Approved<br>March 8, 1985 |
| Ames (5)<br>United Bank and Trust | Ames | Approved<br>March 20, 1985 |
| Ames (5)<br>United Bank and Trust | Ames | Approved<br>March 20, 1985 |
| Ames (5)<br>United Bank and Trust | Gilbert | Approved<br>March 20, 1985 |
| Eagle Grove<br>Brenton State Bank | Eagle Grove | Approved<br>March 20, 1985 |
| Odebolt (10)<br>Peoples Savings Bank | Kiron | Approved<br>April 26, 1985 |
| Des Moines<br>Hawkeye Bank & Trust of Des Moines | Urbandale | Approved<br>May 15, 1985 |
| Des Moines<br>Hawkeye-Capital Bank & Trust | Des Moines | Approved<br>May 15, 1985 |
| Waterloo<br>Peoples Bank and Trust Company | Cedar Falls | Approved<br>June 12, 1985 |
| Cedar Rapids (13)<br>Peoples Bank and Trust Company | Urbana | Approved<br>June 21, 1985 |
| Cedar Rapids (13)<br>Peoples Bank and Trust Company | Shellsburg | Approved<br>June 21, 1985 |
| Cedar Rapids (13)<br>Peoples Bank and Trust Company | Brandon | Approved<br>June 21, 1985 |

## BANK OFFICE CERTIFICATES ISSUED

| Bank and Location | Office Location | Date of Certificate |
|---|---|---|
| Cedar Falls<br>Midway Bank & Trust | Waterloo | July 25, 1984 |
| Clarence (16)<br>Community State Bank | Stanwood | July 30, 1984 |
| Clarence (16)<br>Community State Bank | Olin | July 30, 1984 |
| Mount Ayr (1)<br>Hawkeye Bank & Trust | Mount Ayr | August 13, 1984 |
| Mount Ayr (1)<br>Hawkeye Bank & Trust | Tingley | August 13, 1984 |

*Footnotes on End of Section*

## BANK OFFICE CERTIFICATES ISSUED (Continued)

| | | |
|---|---|---|
| Corydon<br>Citizens State Bank | Corydon | September 4, 1984 |
| Oakland (2)<br>Oakland State Bank | Oakland | September 10, 1984 |
| Davenport<br>Northwest Bank & Trust Company | Davenport | September 17, 1984 |
| Evansdale<br>First Security State Bank | Waterloo | October 1, 1984 |
| Humboldt (15)<br>Hawkeye Bank and Trust | Renwick | November 1, 1984 |
| Onawa (14)<br>State Savings Bank | Hornick | November 20, 1984 |
| Urbandale<br>Brenton Bank and Trust Company | Des Moines | November 30, 1984 |
| Mount Pleasant<br>Hawkeye Bank and Trust | Mount Pleasant | October 1, 1984 |
| Ottumwa (4)<br>Union Bank and Trust Company | Eldon | December 17, 1984 |
| Marion<br>Farmers State Bank | Marion | December 19, 1984 |
| Cherokee (6)<br>Valley Bank & Trust | Cherokee | January 28, 1985 |
| Woodbine (7)<br>Iowa Savings Bank | Woodbine | February 8, 1985 |
| Larchwood (8)<br>Security Savings Bank | Inwood | February 20, 1985 |
| Afton (9)<br>Citizens Savings Bank | Lorimor | March 11, 1985 |
| Eagle Grove<br>Brenton State Bank | Eagle Grove | April 1, 1985 |
| Odebolt (10)<br>Peoples Savings Bank | Kiron | April 30, 1985 |
| Des Moines<br>Hawkeye Bank & Trust of Des Moines | Urbandale | May 28, 1985 |
| Des Moines<br>Hawkeye-Capital Bank & Trust | Des Moines | May 28, 1985 |
| Cedar Rapids<br>Guaranty Bank and Trust Company | Marion | June 10, 1985 |
| Cedar Rapids (13)<br>Peoples Bank and Trust Company | Urbana | June 24, 1985 |
| Cedar Rapids (13)<br>Peoples Bank and Trust Company | Shellsburg | June 24, 1985 |
| Cedar Rapids (13)<br>Peoples Bank and Trust Company | Brandon | June 24, 1985 |

*Footnotes on End of Section*

## BANK OFFICE CERTIFICATES ISSUED (Continued)

| | | |
|---|---|---|
| Ames (5)<br>United Bank and Trust | Ames | June 24, 1985 |
| Ames (5)<br>United Bank and Trust | Ames | June 24, 1985 |
| Ames (5)<br>United Bank and Trust | Gilbert | June 24, 1985 |

## BANK NAME CHANGES

| Bank Location | Previous Name | New Name |
|---|---|---|
| Clarence (16) | Clarence Savings Bank | Community State Bank |
| Davenport | First Trust and Savings Bank | First Bank Quad Cities |
| Marshalltown | Fidelity Brenton Bank & Trust Co. | Brenton Bank and Trust Company |
| Emmetsburg | Palo Alto County State Bank | Brenton Bank of Palo Alto County |
| Algona | United Central Bank & Trust Company of Algona | First Interstate Bank of Algona |
| Estherville | United Central Bank & Trust Company of Estherville | First Interstate Bank of Estherville |
| Fort Dodge | United Central Bank & Trust Company of Fort Dodge | First Interstate Bank of Fort Dodge |
| Greenfield | United Central Bank & Trust Company of Greenfield | First Interstate Bank of Greenfield |
| Kalona | United Central Bank & Trust Company of Kalona | First Interstate Bank of Kalona |
| Marengo | United Central Bank & Trust Company of Marengo | First Interstate Bank of Marengo |
| Mason City | United Central Bank & Trust Company of Mason City | First Interstate Bank of Mason City |
| Sigourney | United Central Bank & Trust Company of Sigourney | First Interstate Bank of Sigourney |
| Sioux City | United Central Bank & Trust Company of Sioux City | First Interstate Bank of Sioux City |
| Urbandale | Plaza State Bank | First Interstate Bank of Urbandale |
| Ames (5) | University Bank and Trust | United Bank and Trust |
| Davenport | First Bank Quad Cities | First Bank |

## APPLICATIONS FOR BANK CHARTERS

| Proposed Location | Bank | Effective Date |
|---|---|---|
| Oakland (2) | Oakland State Bank | September 7, 1984 |
| Cedar Falls (17) | MBT State Bank | December 31, 1984 |
| Cherokee (6) | Valley Bank & Trust | January 25, 1985 |
| Woodbine (7) | Iowa Savings Bank | February 7, 1985 |
| Afton (9) | Citizens Savings Bank | March 8, 1985 |
| Dubuque (18) | ATS State Bank | April 17, 1985 |
| Odebolt (10) | Peoples Savings Bank | April 26, 1985 |
| Story City (19) | Story County Bank & Trust Company | May 9, 1985 |

*Footnotes on End of Section*

## ACTIONS TAKEN ON BANK CHARTER APPLICATIONS

| Proposed Location | Bank | Decision and Date |
|---|---|---|
| Oakland (2) | Oakland State Bank | Approved September 7, 1984 |
| Cherokee (6) | Valley Bank & Trust | Approved January 25, 1985 |
| Woodbine (7) | Iowa Savings Bank | Approved February 7, 1985 |
| Afton (9) | Citizens Savings Bank | Approved March 8, 1985 |
| Cedar Falls (17) | MBT State Bank | Approved April 17, 1985 |
| Odebolt (10) | Peoples Savings Bank | Approved April 26, 1985 |
| Story City (19) | Story County Bank & Trust Company | Approved May 9, 1985 |

## BANK CHARTERS ISSUED

| Location | Bank | Date of Authorization |
|---|---|---|
| Oakland (2) | Oakland State Bank | September 10, 1984 |
| Cherokee (6) | Valley Bank & Trust | January 28, 1985 |
| Woodbine (7) | Iowa Savings Bank | February 8, 1985 |
| Afton (9) | Citizens Savings Bank | March 11, 1985 |
| Odebolt (10) | Peoples Savings Bank | April 30, 1985 |
| Story City (19) | Story County Bank & Trust Company | May 10, 1985 |

## APPLICATIONS FOR RELOCATION OF BANK CHARTERS

| Bank and Location | Proposed New Location | Effective Date |
|---|---|---|
| Diagonal (11) First State Bank | Mount Ayr | June 4, 1985 |

## ACTIONS TAKEN ON APPLICATIONS FOR RELOCATION OF BANK CHARTERS

| Bank and Location | Proposed New Location | Decision and Date |
|---|---|---|
| Hornick State Savings Bank | Onawa | Approved September 19, 1984 |

## BANK CHARTER RELOCATIONS EFFECTED

| Bank and Location | New Location | Effective Date |
|---|---|---|
| Hornick (14) State Savings Bank | Onawa | November 20, 1984 |

*Footnotes at End of Section*

## APPLICATIONS FOR MERGER OR VOLUNTARY DISSOLUTION

| Bank and Location | Type of Action | Effective Date |
|---|---|---|
| New Sharon (3)<br>Taintor Savings Bank | Dissolution | November 16, 1984 |
| Ames (5)<br>Union Story Trust & Savings Bank | Dissolution | December 31, 1984 |
| Cedar Falls (17)<br>MBT State Bank | Merger | December 31, 1984 |
| Dubuque (18)<br>ATS State Bank | Merger | April 17, 1985 |
| Mineola (12)<br>Mineola State Bank | Dissolution | June 18, 1985 |

## ACTIONS TAKEN ON APPLICATIONS FOR MERGER OR VOLUNTARY DISSOLUTION

| Bank and Location | Type of Action | Decision and Date |
|---|---|---|
| Renwick (15)<br>Renwick Savings Bank | Dissolution | Approved<br>September 19, 1984 |
| New Sharon (3)<br>Taintor Savings Bank | Dissolution | Approved<br>February 20, 1985 |
| Ames (5)<br>Union Story Trust & Savings Bank | Dissolution | Approved<br>March 20, 1985 |
| Cedar Falls (17)<br>MBT State Bank | Merger | Approved<br>April 17, 1985 |

## BANK CHARTERS TERMINATED

| Bank and Location | Type of Action | Effective Date |
|---|---|---|
| Morning Sun<br>Iowa State Bank | Conversion | July 2, 1984 |
| Belle Plaine<br>Citizens State Bank | Conversion | July 2, 1984 |
| Scranton<br>Security Savings Bank | Conversion | July 16, 1984 |
| Stanwood (16)<br>Union Trust & Savings Bank | Dissolution | July 30, 1984 |
| Mount Ayr (1)<br>Tingley State Savings Bank | Closed | August 10, 1984 |
| Manilla<br>Manilla State Bank | Conversion | August 24, 1984 |
| Oakland (2)<br>Oakland Savings Bank | Closed | September 7, 1984 |
| Renwick (15)<br>Renwick Savings Bank | Dissolution | November 1, 1984 |

*Footnotes at End of Section*

## BANK CHARTERS TERMINATED (Continued)

Cambridge
Cambridge State Bank ..... Conversion ..... January 2, 1985

Atlantic
Norwest State Bank Atlantic . Conversion ..... January 2, 1985

Bettendorf
Bettendorf Bank & Trust
Company ..... Conversion ..... January 2, 1985

Keokuk
Norwest State Bank Keokuk . Conversion ..... January 2, 1985

Cherokee (6)
The Steele State Bank..... Closed ..... January 25, 1985

Inwood (8)
Inwood State Bank ..... Closed ..... February 19, 1985

Afton (9)
Commercial State Bank ..... Closed ..... March 8, 1985

Odebolt (10)
Peoples State Bank..... Closed ..... April 26, 1985

Massena (20)
Farmers Savings Bank ..... Closed ..... May 3, 1985

Story City (19)
Story County State Bank .... Closed ..... May 9, 1985

Urbana (13)
Urbana Savings Bank ..... Closed ..... June 21, 1985

Ames (5)
Union Story Trust & Savings
Bank ..... Dissolution ..... June 22, 1985

### FOOTNOTES

1) Tingley State Savings Bank was ordered closed on August 10, 1984. Under emergency authority granted the Superintendent of Banking, the applications filed by Hawkeye Bank & Trust, Mount Ayr, to establish bank offices in Mount Ayr and Tingley to facilitate the FDIC-assisted purchase and assumption were approved.

2) Oakland Savings Bank was ordered closed on September 7, 1984. Under emergency authority granted the Superintendent of Banking, the applications filed by Oakland State Bank to organize a state bank and establish a bank office in Oakland to facilitate the FDIC-assisted purchase and assumption were approved.

3) Voluntary dissolution application was filed by Taintor Savings Bank, New Sharon, with certain of its assets and liabilities to be purchased and assumed by Mahaska State Bank, Oskaloosa. Bank office applications were filed by Mahaska State Bank to establish bank offices in New Sharon and Taintor. All applications were approved except the bank office application for Taintor, however, the transaction was not consummated.

4) Bank office application was filed by Union Bank and Trust Company, Ottumwa, to facilitate the purchase and assumption of certain assets and liabilities of First National Bank, Eldon. Application to establish a bank office in Eldon was approved.

5) Voluntary dissolution application was filed by Union Story Trust & Savings Bank, Ames, with certain of its assets and liabilities to be purchased and assumed by University Bank and Trust, Ames. Bank office applications were filed by University Bank and Trust to establish two bank offices in Ames and one bank office in Gilbert. All applications were approved. Also, University Bank and Trust changed its name to United Bank and Trust.

**FOOTNOTES (Continued)**

6) The Steele State Bank was ordered closed on January 25, 1985. Under emergency authority granted the Superintendent of Banking, the applications filed by Valley Bank & Trust, Cherokee, to organize a state bank and establish a bank office in Cherokee to facilitate the FDIC-assisted purchase and assumption were approved.

7) Under emergency authority granted the Superintendent of Banking, the applications filed by Iowa Savings Bank, Woodbine, to organize a state bank and establish a bank office in Woodbine to facilitate the FDIC-assisted purchase and assumption were approved.

8) Inwood State Bank was ordered closed on February 19, 1985. Under emergency authority granted the Superintendent of Banking, the application filed by Security Savings Bank, Larchwood, to establish a bank office in Inwood to facilitate the FDIC-assisted purchase and assumption was approved.

9) Commercial State Bank was ordered closed on March 8, 1985. Under emergency authority granted the Superintendent of Banking, the applications filed by Citizens Savings Bank, Afton, to organize a state bank and to establish a bank office in Lorimor to facilitate the FDIC-assisted purchase and assumption were approved.

10) Peoples State Bank was ordered closed on April 26, 1985. Under emergency authority granted the Superintendent of Banking, the applications filed by Peoples Savings Bank, Odebolt, to organize a state bank and to establish a bank office in Kiron to facilitate the FDIC-assisted purchase and assumption were approved.

11) Bank relocation application and bank office application were filed by First State Bank, Diagonal, with respect to relocating the bank's principal place of business to Mount Ayr and establishing a bank office in Diagonal.

12) Voluntary dissolution application was filed by Mineola State Bank, Mineola, with certain of its assets and liabilities to be purchased and assumed by Council Bluffs Savings Bank, Council Bluffs. A bank office application was filed by Council Bluffs Savings Bank to establish a bank office in Mineola. Both applications were approved, however, the transaction was not consummated.

13) Urbana Savings Bank was ordered closed on June 21, 1985. Under emergency authority granted the Superintendent of Banking, the applications filed by Peoples Bank and Trust Company, Cedar Rapids, to establish a bank office in Urbana, Shellsburg and Brandon to facilitate the FDIC-assisted purchase and assumption were approved.

14) Bank relocation application and bank office application were filed by State Savings Bank, Hornick, with respect to relocating the bank's principal place of business to Onawa and establishing a bank office in Hornick. Both applications were approved.

15) Voluntary dissolution application was filed by Renwick Savings Bank, Renwick, with certain of its assets and liabilities to be purchased and assumed by Hawkeye Bank and Trust, Humboldt. A bank office application was filed by Hawkeye Bank and Trust to establish a bank office in Renwick. Both applications were approved.

16) Voluntary dissolution application was filed by Union Trust and Savings Bank, Stanwood, with certain of its assets and liabilities to be purchased and assumed by Clarence Savings Bank, Clarence. Bank office applications were filed by Clarence Savings Bank to establish bank offices in Stanwood and Olin. All applications were approved. Also, Clarence Savings Bank changed its name to Community State Bank.

17) Application to organize a state bank was filed by MBT State Bank, Cedar Falls, as was an application to merge MBT State Bank with and into Midway Bank & Trust, Cedar Falls. Both applications were approved.

18) Application to organize a state bank was filed by ATS State Bank, Dubuque, as was an application to merge ATS State Bank with and into American Trust and Savings Bank, Dubuque.

19) Story County State Bank was ordered closed on May 9, 1985. Under emergency authority granted the Superintendent of Banking, the application filed by Story County Bank & Trust Company, Story City, to organize a state bank to facilitate the FDIC-assisted purchase and assumption was approved.

20) Farmers Savings Bank, Massena, was ordered closed on May 3, 1985.

# ABSTRACT NO. 220

## STATE OF IOWA — DEPARTMENT OF BANKING

Abstracts of Reports of Condition of 520 Iowa Chartered Banks as of
June 30, 1985 as Compared with 534 Iowa Chartered Banks as of June 30, 1984

| (Amounts Expressed in Thousands of Dollars) | June 30, 1985 | Percent | June 30, 1984 | Percent | June 30, 1985 compared with June 30, 1984 | Percent of Change |
|---|---|---|---|---|---|---|
| ASSETS | | | | | | |
| Cash & Due from Banks | 1,055,187 | 5.55 | 1,024,944 | 5.36 | 30,243 | 2.95 |
| Federal Funds Sold | 652,907 | 3.43 | 476,793 | 2.49 | 176,114 | 36.94 |
| U.S. Gov't. and Agency Securities | 5,662,805 | 29.77 | 5,681,592 | 29.71 | (18,787) | (.33) |
| Obligations of States & Political Subdivisions | 1,444,387 | 7.59 | 1,704,892 | 8.92 | (260,505) | (15.28) |
| Other Bonds & Investments | 81,935 | .44 | 91,033 | .48 | (9,098) | (9.99) |
| Loans & Direct Lease Financing | 9,338,989 | 49.10 | 9,385,791 | 49.09 | (46,802) | (.50) |
| Less: Loan Loss Valuation | (115,372) | (.61) | (84,323) | (.44) | (31,049) | 36.82 |
| Fixed Assets | 232,665 | 1.22 | 232,300 | 1.21 | 365 | .16 |
| Other Real Estate | 125,802 | .66 | 83,424 | .44 | 42,378 | 50.80 |
| Intangible Assets | 8,516 | .05 | * | * | 8,516 | * |
| Other Assets | 531,028 | 2.80 | 524,513 | 2.74 | 6,515 | 1.24 |
| Total Assets | 19,018,849 | 100.00 | 19,120,959 | 100.00 | (102,110) | (.53) |
| LIABILITIES | | | | | | |
| Noninterest-Bearing Deposits | 3,551,068 | 18.67 | 1,937,672 | 10.13 | **1,613,396 | **83.26 |
| Interest-Bearing Deposits | 12,858,854 | 67.61 | 14,527,012 | 75.97 | **(1,668,158) | **(11.48) |
| Total Deposits | 16,409,922 | 86.28 | 16,464,684 | 86.10 | (54,762) | (.33) |
| Federal Funds Purchased | 486,754 | 2.56 | 522,438 | 2.73 | (35,684) | (6.83) |
| Other Borrowings | 83,178 | .44 | 94,128 | .49 | (10,950) | (11.63) |
| Mortgages Payable | 20,299 | .11 | 18,756 | .10 | 1,543 | 8.23 |
| All Other Liabilities | 292,036 | 1.53 | 314,063 | 1.65 | (22,027) | (7.01) |
| Total Liabilities | 17,292,189 | 90.92 | 17,414,069 | 91.07 | (121,880) | (.70) |
| Subordinated Notes & Debentures | 16,822 | .09 | 18,997 | .10 | (2,175) | (11.45) |
| Total Equity Capital | 1,709,838 | 8.99 | 1,687,893 | 8.83 | 21,945 | 1.30 |
| Total Equity Capital | 1,726,660 | 9.08 | 1,706,890 | 8.93 | 19,770 | 1.16 |
| Total Liabilities & Equity Capital | 19,018,849 | 100.00 | 19,120,959 | 100.00 | (102,110) | (.53) |
| Total Earning Assets | 17,181,023 | 90.34 | 17,340,101 | 90.69 | (159,078) | (.92) |
| Total Capital to Total Deposits | | 10.42 | | 10.37 | | |

* Not Available for June 30, 1984
** Reflects changes in Deposit Segregations

## ABSTRACT NO. 220

### STATE OF IOWA — DEPARTMENT OF BANKING

Abstract of Reports of Condition of 520 Iowa Chartered Banks as of June 30, 1985
as Compared with 527 Iowa Chartered Banks as of December 31, 1984

| | June 30, 1985 | | December 31, 1984 | |
|---|---|---|---|---|
| (Amounts Expressed in Thousands of Dollars) | | Percent | | Percent |
| **ASSETS** | | | | |
| Cash & Due from Banks | 1,055,187 | 5.55 | 1,258,121 | 6.50 |
| Federal Funds Sold | 652,907 | 3.43 | 730,457 | 3.77 |
| U.S. Gov't. and Agency Securities | 5,662,805 | 29.77 | 5,426,045 | 28.03 |
| Obligations of States and Political Subdivisions | 1,444,387 | 7.59 | 1,652,298 | 8.53 |
| Other Bonds & Investments | 81,935 | .44 | 100,960 | .52 |
| Loans & Direct Lease Financing | 9,338,989 | 49.10 | 9,399,781 | 48.55 |
| Less: Loan Loss Valuation | (115,372) | (.61) | (104,643) | (.54) |
| Fixed Assets | 232,665 | 1.22 | 232,116 | 1.20 |
| Other Real Estate | 125,802 | .66 | 93,387 | .48 |
| Intangible Assets | 8,516 | .05 | 5,275 | .03 |
| Other Assets | 531,028 | 2.80 | 567,422 | 2.93 |
| Total Assets | 19,018,849 | 100.00 | 19,361,219 | 100.00 |
| **LIABILITIES** | | | | |
| Noninterest-Bearing Deposits | 3,551,068 | 18.67 | 3,890,953 | 20.10 |
| Interest-Bearing Deposits | 12,858,854 | 67.61 | 12,894,015 | 66.60 |
| Total Deposits | 16,409,922 | 86.28 | 16,784,968 | 86.70 |
| Federal Funds Purchased | 486,754 | 2.56 | 453,012 | 2.34 |
| Other Borrowings | 83,178 | .44 | 81,725 | .42 |
| Mortgages Payable | 20,299 | .11 | 20,492 | .11 |
| All Other Liabilities | 292,036 | 1.53 | 315,570 | 1.62 |
| Total Liabilities | 17,292,189 | 90.92 | 17,655,767 | 91.19 |
| Subordinated Notes & Debentures | 16,822 | .09 | 17,857 | .09 |
| Total Equity Capital | 1,709,838 | 8.99 | 1,687,595 | 8.72 |
| Total Equity Capital & Debentures | 1,726,660 | 9.08 | 1,705,452 | 8.81 |
| Total Liabilities & Capital | 19,018,849 | 100.00 | 19,361,219 | 100.00 |
| Total Earning Assets | 17,181,023 | 90.34 | 17,309,541 | 89.40 |
| Total Capital to Total Deposits | | 10.42 | | 10.05 |

## EARNINGS, EXPENSES AND DIVIDENDS OF IOWA CHARTERED BANKS FOR CALENDAR YEARS 1982-1984

**(Amounts Expressed in Thousands of Dollars)**

| Item Description | 1984 | 1983 | 1982 |
|---|---|---|---|
| INTEREST INCOME | | | |
| Interest on Loans, Leases & Fed Funds | $1,259,397 | $1,195,667 | $1,320,642 |
| Interest on Balances with Banks | 21,398 | 25,261 | 37,481 |
| Interest on Securities | 764,208 | 723,019 | 623,085 |
| Interest on Trade Accounts | 222 | * | * |
| Total Interest Income | 2,045,225 | 1,943,947 | 1,981,208 |
| INTEREST EXPENSE | | | |
| Interests on Deposits | 1,323,289 | 1,232,981 | 1,277,023 |
| Expense of Fed Funds | 50,302 | 39,543 | 78,810 |
| Interest on Borrowed Money | 5,979 | 6,048 | 7,311 |
| Interest on Notes & Debentures | 2,069 | 1,800 | 2,247 |
| All Other Interest Expense | 1,126 | 10,860 | 10,259 |
| Total Interest Expense | 1,382,765 | 1,291,232 | 1,375,650 |
| Net Interest Income | 662,460 | 652,715 | 605,558 |
| Provision for Loan Loses | 159,885 | 79,266 | 55,303 |
| NONINTEREST INCOME | | | |
| Service Charges | 43,982 | 34,514 | 30,622 |
| Other Noninterest Income | 62,795 | 59,742 | 52,854 |
| Total Noninterest Income | 106,777 | 94,256 | 83,476 |
| Net Securities Gains or Losses | 2,018 | 2,310 | 85 |
| NONINTEREST EXPENSE | | | |
| Salaries & Related | 246,930 | 234,385 | 219,451 |
| Net Occupancy Expense | 65,996 | 64,263 | 59,305 |
| Other Noninterest Expense | 171,057 | 144,289 | 132,049 |
| Total Noninterest Expense | 483,983 | 442,937 | 410,805 |
| Income Before Taxes and Extraordinary Items | 127,387 | 227,078 | 223,011 |
| Income Taxes | 6,065 | 40,193 | 38,399 |
| Income Before Extraordinary Items | 121,322 | 186,885 | 184,612 |
| Extraordinary Items | 1,611 | 70 | 13 |
| Applicable Income Tax-Extraordinary Items | 402 | * | * |
| Net Income (Loss) | 122,531 | 186,955 | 184,625 |
| Year End Equity Capital Funds | 1,687,595 | 1,631,465 | 1,494,066 |
| AVERAGE ASSETS AND LIABILITIES (a) | | | |
| ASSETS | | | |
| Cash & Due from Banks | 1,148,736 | 1,176,404 | 1,178,492 |
| U.S. Gov't. Obligations | 5,508,544 | 4,851,526 | 3,838,643 |
| All Other Securities | 1,856,827 | 2,048,979 | 2,065,169 |
| Federal Funds Sold | 640,784 | 809,651 | 1,017,359 |
| Loans & Direct Lease Financing | 9,105,915 | 8,525,272 | 8,119,151 |
| All Other Assets | 848,937 | 746,098 | 620,184 |
| Total Assets | 19,109,743 | 18,157,930 | 16,838,998 |
| LIABILITIES | | | |
| Noninterest-Bearing Deposits | 2,664,190 | 2,135,263 | 2,259,424 |
| Interest-Bearing Deposits | 13,873,529 | 13,583,140 | 12,153,444 |
| Total Deposits | 16,537,719 | 15,718,403 | 14,412,868 |
| Federal Funds Purchased | 473,164 | 456,477 | 626,750 |
| Other Borrowings & All Other Liabilities | 411,602 | 394,746 | 347,716 |
| Total Equity Capital & Debentures | 1,687,258 | 1,588,304 | 1,451,664 |
| Total Liabilities & Capital | 19,109,743 | 18,157,930 | 16,838,998 |
| Number of Banks as of December 31 | 527 | 539 | 545 |

* Figures not available for these years

(a) Assets and liability items are average figures reported at beginning, middle and end of each calendar year.

# RATIO OF EARNINGS, EXPENSES AND DIVIDENDS OF IOWA CHARTERED BANKS FOR CALENDAR YEARS 1982-1984

| Item Description | 1984 | 1983 | 1982 |
|---|---|---|---|
| AMOUNTS PER $100 OF CURRENT OPERATING INCOME: | | | |
| Interest on Loans, Leases & Fed Funds | 58.52% | 58.66% | 63.96% |
| Interest on Balances with Banks | .99 | 1.24 | 1.82 |
| Interest on Securities | 35.51 | 35.47 | 30.18 |
| Interest on Trade Accounts | .01 | .00 | .00 |
| Service Charges | 2.04 | 1.69 | 1.48 |
| All Other Income | 2.93 | 2.94 | 2.56 |
| Total Current Operating Income | 100.00% | 100.00% | 100.00% |
| Interest on Deposits | 61.49 | 60.49 | 61.85 |
| Expense of Fed Funds | 2.34 | .00 | .00 |
| Interest on Borrowed Money | .28 | 2.24 | 4.17 |
| Interest on Notes & Debentures | .10 | .09 | .11 |
| Salaries & Related | 11.47 | 11.50 | 10.63 |
| All Other Operating Expenses | 18.45 | 14.65 | 12.44 |
| Total Current Operating Expenses | 94.13% | 88.97% | 89.20% |
| Net Operating Income | 5.87% | 11.03% | 10.80% |
| AMOUNTS PER $100 OF TOTAL ASSETS (a) | | | |
| Total Current Operating Income | 11.26% | 11.22% | 12.26% |
| Total Current Operating Expenses | 10.61 | 9.99 | 10.94 |
| Net Operating Income | .67 | 1.24 | 1.32 |
| Net Income | .64 | 1.03 | 1.10 |
| AMOUNTS PER $100 OF TOTAL CAPITAL ACCOUNT (a) | | | |
| Net Operating Income | 7.55% | 14.30% | 15.36% |
| Taxes on Net Income | .36 | 2.53 | 2.65 |
| Net Income | 7.26 | 11.77 | 12.72 |
| SPECIAL RATIOS (a) | | | |
| Income on Loans including Federal Funds Sold Per $100 of Loans | 12.92% | 12.81% | 14.45% |
| Income on Securities Per $100 Securities | 10.38 | 10.48 | 10.55 |
| Service Charges per $100 of Noninterest-Bearing Deposits | 1.65 | 1.62 | 1.36 |
| Interest Paid Per $100 of Interest-Bearing Deposits | 9.54 | 9.08 | 10.51 |
| AVERAGE ASSETS AND LIABILITIES (a) | | | |
| ASSETS | | | |
| Cash & Due from Banks | 6.01% | 6.48% | 7.00% |
| U.S. Gov't. Obligations | 28.82 | 26.72 | 22.80 |
| All Other Securities | 9.72 | 11.28 | 12.26 |
| Federal Funds Sold | 3.35 | 4.46 | 6.04 |
| Loans & Direct Lease Financing | 47.65 | 46.95 | 48.22 |
| All Other Assets | 4.45 | 4.11 | 3.68 |
| Total Assets | 100.00% | 100.00% | 100.00% |
| LIABILITIES | | | |
| Noninterest-Bearing | 13.94% | 11.76% | 13.42% |
| Interest-Bearing | 72.60 | 74.80 | 72.17 |
| Total Deposits | 86.54 | 86.56 | 85.59 |
| Federal Funds Purchased | 2.48 | 2.51 | 3.72 |
| Other Borrowings & All Other Liabilities | 2.15 | 2.18 | 2.07 |
| Total Equity Capital & Debentures | 8.83 | 8.75 | 8.62 |
| Total Liabilities & Capital | 100.00% | 100.00% | 100.00% |
| Number of Banks as of December 31 | 527 | 539 | 545 |

(a) Asset and liability items are average of figures reported at beginning, middle and end of each calendar year.

## DECEMBER 31, 1984 CONSUMER LOAN FIGURES

As Reported By 527 State Chartered Banks

| Group Headings | All Banks | | Under $10,000,000 | | $10,000,000 to $15,000,000 | | $15,000,000 to $20,000,000 | |
|---|---|---|---|---|---|---|---|---|
| Numbers of Banks | 527 | | 55 | | 91 | | 81 | |
| | Direct | Indirect | Direct | Indirect | Direct | Indirect | Direct | Indirect |
| Secured by Automobiles | 418,150,074 | 122,630,252 | 11,588,588 | 736,182 | 31,098,553 | 1,844,397 | 30,491,069 | 1,459,523 |
| Secured by Other Personal Property | 280,112,273 | 19,392,172 | 9,550,783 | 80,000 | 28,018,248 | 698,079 | 22,906,024 | 164,727 |
| Secured by Real Property | 427,559,756 | 16,856,935 | 16,926,673 | 448,614 | 51,140,492 | -0- | 56,589,076 | 14,346 |
| Credit Card and Related Plans | 38,806,277 | 1,418,406 | 76,000 | -0- | 855,800 | 236,796 | 113,948 | 117,000 |
| Other Unsecured Consumer Loans | 959,141,551 | 4,465,517 | 8,004,822 | 191,000 | 27,627,445 | -0- | 26,168,740 | 34,558 |
| Total Consumer Loans | 2,123,769,931 | 164,763,282 | 46,146,866 | 1,455,796 | 138,740,538 | 2,779,272 | 136,268,857 | 1,780,154 |

## DECEMBER 31, 1984 CONSUMER LOAN FIGURES

As Reported By 527 State Chartered Banks

| Group Headings | $20,000,000 to $30,000,000 | | $30,000,000 to $50,000,000 | | Over $50,000,000 | |
|---|---|---|---|---|---|---|
| Numbers of Banks | 95 | | 104 | | 101 | |
| | Direct | Indirect | Direct | Indirect | Direct | Indirect |
| Secured by Automobiles | 53,868,785 | 5,565,976 | 92,621,324 | 6,719,149 | 198,481,755 | 106,305,025 |
| Secured by Other Personal Property | 33,300,353 | 1,805,949 | 54,675,736 | 4,013,415 | 131,661,129 | 12,630,002 |
| Secured by Real Property | 62,186,966 | -0- | 97,208,159 | 31,975 | 143,508,300 | 16,362,000 |
| Credit Card and Related Plans | 2,320,140 | 21,246 | 4,689,327 | 647,804 | 30,751,062 | 395,560 |
| Other Unsecured Consumer Loans | 46,725,399 | 749,000 | 68,851,077 | 1,372,014 | 781,764,068 | 2,118,945 |
| Total Consumer Loans | 198,401,643 | 8,142,171 | 318,045,623 | 12,784,357 | 1,286,166,404 | 137,811,532 |

# SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

| Guide No. | Location | Name of Bank | Cash and Due from Banks | U.S. Securities Direct and Guaranteed | Other Bonds and Securities (Including Stock in Federal Reserve Bank) | Loans (Including Excess Funds Sold and Overdrafts) |
|---|---|---|---|---|---|---|
| 1 | Ackley | Ackley State Bank | 2,633 | 9,633 | 2,340 | 22,189 |
| 2 | Adair | Exchange State Bank | 473 | 4,486 | 406 | 11,172 |
| 3 | Adel | Brenton Bank and Trust Company | 1,636 | 23,847 | 4,779 | 30,541 |
| 4 | Adel | Raccoon Valley State Bank | 1,889 | 7,665 | -0- | 18,785 |
| 5 | Afton | Citizens Savings Bank | 2,885 | 6,443 | -0- | 5,875 |
| 6 | Albert City | Albert City Savings Bank | 519 | 2,073 | 1,838 | 8,336 |
| 7 | Albia | First Iowa State Bank | 1,698 | 18,558 | 2,002 | 15,539 |
| 8 | Alden | Alden State Bank | 819 | 5,596 | 254 | 7,808 |
| 9 | Algona | First Interstate Bank of Algona | 2,903 | 8,266 | 2,667 | 40,996 |
| 10 | Algona | Iowa State Bank | 2,193 | 12,556 | 5,178 | 29,866 |
| 11 | Allison | State Bank of Allison | 803 | 1,856 | 1,282 | 15,684 |
| 12 | Alta | First Trust & Savings Bank | 861 | 4,558 | 400 | 7,038 |
| 13 | Alta Vista | Alta Vista State Bank | 332 | 6,918 | 1,132 | 7,636 |
| 14 | Alton | Alton Savings Bank | 496 | 7,726 | 668 | 5,487 |
| 15 | Altoona | Altoona State Bank | 1,502 | 5,608 | 2,086 | 14,204 |
| 16 | Ames | United Bank and Trust | 7,880 | 29,992 | 3,479 | 74,973 |
| 17 | Anamosa | Citizens Savings Bank | 1,829 | 14,153 | 2,932 | 14,895 |
| 18 | Anita | Anita State Bank | 809 | 2,110 | 329 | 13,891 |
| 19 | Ankeny | Ankeny State Bank | 3,234 | 22,171 | 449 | 30,803 |
| 20 | Ankeny | Hawkeye-Ankeny Bank & Trust | 2,283 | 3,100 | 339 | 17,126 |
| 21 | Anthon | First Trust & Savings Bank | 702 | 394 | 327 | 8,772 |
| 22 | Aplington | State Savings Bank | 1,091 | 2,142 | 897 | 13,161 |
| 23 | Aredale | Aredale State Bank | 207 | 947 | 902 | 4,395 |
| 24 | Armstrong | First Trust & Savings Bank | 1,383 | 8,143 | 563 | 11,398 |
| 25 | Ashton | Ashton State Bank | 685 | 9,229 | 2,765 | 8,626 |
| 26 | Atkins | Atkins Savings Bank & Trust | 655 | 3,243 | 229 | 4,212 |
| 27 | Atlantic | First Whitney Bank & Trust | 3,340 | 17,395 | 6,045 | 30,663 |
| 28 | Auburn | Auburn Savings Bank | 329 | 2,131 | 223 | 4,384 |
| 29 | Audubon | Audubon State Bank | 1,279 | 14,978 | 205 | 20,686 |
| 30 | Aurelia | First Trust and Savings Bank | 326 | 2,400 | 182 | 11,684 |
| 31 | Avoca | Citizens Savings Bank | 795 | 10,551 | 1,298 | 9,761 |
| 32 | Avoca | The Avoca State Bank | 584 | 9,301 | 280 | 10,898 |
| 33 | Baldwin | Baldwin Savings Bank | 443 | 3,955 | 742 | 7,162 |
| 34 | Bancroft | Farmers & Traders Savings Bank | 1,775 | 5,160 | 1,880 | 10,407 |
| 35 | Baxter | State Savings Bank | 297 | 1,901 | 1,140 | 5,748 |
| 36 | Bayard | Farmers State Bank | 53 | 4,780 | -0- | 2,225 |
| 37 | Beaman | Farmers Savings Bank | 503 | 11,129 | 901 | 4,421 |
| 38 | Bedford | State Savings Bank | 658 | 12,645 | 1,092 | 17,097 |
| 39 | Belle Plaine | Chelsea Savings Bank | 1,731 | 6,675 | 2,942 | 9,639 |
| 40 | Bellevue | Andrew Savings Bank | 668 | 7,090 | 516 | 14,019 |
| 41 | Bellevue | Bellevue State Bank | 703 | 3,260 | 1,071 | 13,442 |
| 42 | Belmond | First State Bank | 1,523 | 9,259 | 4,590 | 29,706 |
| 43 | Belmond | North Iowa State Bank | 748 | 5,273 | 311 | 10,938 |
| 44 | Bennett | Bennett State Bank | 1,012 | 2,072 | 388 | 8,976 |
| 45 | Blairstown | Benton County State Bank | 617 | 1,208 | 1,550 | 6,804 |
| 46 | Blencoe | Blencoe State Bank | 421 | 3,624 | 132 | 7,695 |
| 47 | Bloomfield | Davis County Savings Bank | 1,218 | 19,560 | 1,973 | 18,815 |
| 48 | Bloomfield | Iowa Bank & Trust | 3,414 | 4,016 | -0- | 2,786 |
| 49 | Blue Grass | Blue Grass Savings Bank | 454 | 8,499 | 4,113 | 19,367 |
| 50 | Boone | Boone State Bank & Trust Co. | 2,898 | 25,001 | 1,391 | 30,453 |
| 51 | Boyden | Farmers Savings Bank | 728 | 2,650 | 773 | 14,683 |
| 52 | Breda | Breda Savings Bank | 666 | 4,091 | 1,394 | 6,402 |
| 53 | Brighton | Rubio Savings Bank of Brighton | 478 | 4,944 | 378 | 5,408 |
| 54 | Britt | First State Bank | 1,088 | 14,367 | 2,101 | 17,530 |
| 55 | Brooklyn | Poweshiek County Savings Bank | 655 | 8,962 | 2,746 | 8,255 |
| 56 | Brunsville | First State Bank | 372 | 3,077 | 245 | 4,449 |
| 57 | Buffalo | Buffalo Savings Bank | 808 | 2,319 | 4,257 | 9,799 |
| 58 | Buffalo Center | Farmers Trust and Savings Bank | 1,434 | 9,892 | 1,087 | 27,076 |
| 59 | Burlington | Farmers & Merchants Bank & Trust | 5,166 | 36,180 | 5,854 | 26,480 |
| 60 | Burlington | Hawkeye Bank & Trust | 7,720 | 11,296 | 3,494 | 73,624 |
| 61 | Burt | Burt Savings Bank | 312 | 4,261 | 67 | 3,208 |
| 62 | Bussey | State Bank of Bussey | 625 | 3,299 | 441 | 7,847 |
| 63 | Calmar | Iowa State Bank | 2,990 | 4,224 | 2,383 | 3,351 |
| 64 | Camanche | Hawkeye Bank and Trust | 553 | 2,592 | 184 | 10,686 |
| 65 | Cantril | State Savings Bank | 1,514 | 4,993 | 395 | 8,340 |

# SHOWING CONDITIONS AS OF JUNE 30, 1985

| Valuation Reserves (Shown as a Deduction from Loan and Asset Totals) | Real & Personal Property for Bank Use | Other Assets | Totals | Capital Notes and Deben-tures | Equity Capital | Non-interest-Bearing Deposits | Interest-Bearing Deposits | Borrowed Money | Other Liabili-ties | Guide No. |
|---|---|---|---|---|---|---|---|---|---|---|
| 188 | 359 | 1,026 | 37,992 | -0- | 3,102 | 2,974 | 29,160 | 2,150 | 606 | 1 |
| 1 | 92 | 1,002 | 17,632 | -0- | 1,344 | 1,413 | 13,712 | 933 | 230 | 2 |
| 144 | 890 | 2,483 | 64,032 | -0- | 4,799 | 4,065 | 54,026 | 351 | 791 | 3 |
| 408 | 219 | 1,658 | 29,808 | -0- | 1,810 | 2,693 | 24,519 | 390 | 396 | 4 |
| 44 | 304 | 556 | 16,019 | -0- | 1,137 | 1,332 | 13,332 | -0- | 218 | 5 |
| 19 | 119 | 489 | 13,355 | -0- | 1,494 | 1,141 | 10,463 | -0- | 257 | 6 |
| 198 | 264 | 1,853 | 39,716 | -0- | 4,067 | 3,031 | 31,740 | 114 | 764 | 7 |
| 71 | 43 | 519 | 14,968 | -0- | 1,486 | 804 | 12,077 | 273 | 328 | 8 |
| 1,113 | 840 | 4,137 | 58,696 | -0- | 3,638 | 7,315 | 46,941 | 100 | 702 | 9 |
| 282 | 1,065 | 1,885 | 52,461 | -0- | 4,802 | 4,477 | 38,046 | 4,132 | 1,004 | 10 |
| 439 | 160 | 1,373 | 20,719 | -0- | 1,350 | 1,383 | 17,411 | 78 | 497 | 11 |
| 74 | 65 | 408 | 13,256 | -0- | 984 | 1,002 | 11,132 | -0- | 138 | 12 |
| 52 | 37 | 583 | 16,586 | -0- | 2,502 | 1,153 | 11,971 | 575 | 385 | 13 |
| 82 | 62 | 536 | 14,893 | -0- | 1,579 | 726 | 12,339 | -0- | 249 | 14 |
| 123 | 585 | 533 | 24,395 | -0- | 2,418 | 3,598 | 18,109 | -0- | 270 | 15 |
| 710 | 2,473 | 5,219 | 123,306 | -0- | 12,034 | 18,664 | 87,261 | 3,900 | 1,447 | 16 |
| 175 | 114 | 908 | 34,656 | -0- | 4,821 | 2,344 | 26,447 | 441 | 603 | 17 |
| 123 | 80 | 1,030 | 18,126 | -0- | 1,650 | 1,268 | 14,824 | 39 | 345 | 18 |
| 232 | 661 | 1,471 | 58,557 | -0- | 5,323 | 11,017 | 41,188 | 500 | 529 | 19 |
| 154 | 1,257 | 449 | 24,400 | -0- | 1,811 | 1,687 | 20,494 | -0- | 408 | 20 |
| 159 | 199 | 903 | 11,138 | -0- | 699 | 1,215 | 8,936 | -0- | 288 | 21 |
| 83 | 293 | 658 | 18,159 | -0- | 1,371 | 2,029 | 13,722 | 750 | 287 | 22 |
| 30 | 45 | 281 | 6,747 | -0- | 801 | 577 | 5,185 | 100 | 84 | 23 |
| 123 | 132 | 1,265 | 22,761 | -0- | 2,522 | 2,142 | 17,116 | 500 | 481 | 24 |
| 92 | 66 | 1,036 | 22,315 | -0- | 1,751 | 864 | 19,174 | 13 | 513 | 25 |
| 40 | 65 | 219 | 8,583 | -0- | 923 | 820 | 6,677 | -0- | 163 | 26 |
| 145 | 481 | 1,773 | 59,552 | -0- | 4,820 | 5,619 | 48,186 | -0- | 927 | 27 |
| 117 | 13 | 383 | 7,346 | -0- | 505 | 1,195 | 5,490 | -0- | 156 | 28 |
| 279 | 758 | 2,669 | 40,296 | -0- | 3,202 | 2,478 | 33,262 | 200 | 1,154 | 29 |
| 101 | 53 | 612 | 15,156 | -0- | 1,302 | 936 | 12,599 | -0- | 319 | 30 |
| 166 | 172 | 565 | 22,976 | -0- | 2,105 | 870 | 19,525 | -0- | 476 | 31 |
| 116 | 233 | 2,112 | 23,292 | -0- | 3,245 | 1,237 | 18,535 | -0- | 275 | 32 |
| 99 | 102 | 410 | 12,715 | -0- | 1,395 | 733 | 10,284 | -0- | 303 | 33 |
| 92 | 149 | 658 | 19,937 | -0- | 2,110 | 1,357 | 15,939 | 73 | 458 | 34 |
| 80 | 159 | 397 | 9,562 | -0- | 635 | 689 | 8,147 | -0- | 91 | 35 |
| 34 | 77 | 164 | 7,265 | -0- | 559 | 775 | 5,852 | -0- | 79 | 36 |
| 133 | 97 | 402 | 17,320 | -0- | 1,670 | 878 | 14,439 | -0- | 333 | 37 |
| 135 | 174 | 1,352 | 32,883 | -0- | 2,708 | 6,768 | 22,711 | -0- | 696 | 38 |
| 67 | 305 | 943 | 22,168 | -0- | 2,512 | 1,520 | 17,566 | 215 | 355 | 39 |
| 137 | 514 | 600 | 23,270 | -0- | 1,774 | 1,299 | 19,825 | -0- | 372 | 40 |
| 129 | 146 | 1,254 | 19,747 | 250 | 1,559 | 2,481 | 14,932 | 198 | 327 | 41 |
| 180 | 179 | 1,221 | 46,298 | -0- | 4,700 | 2,276 | 38,412 | 109 | 801 | 42 |
| 143 | 413 | 577 | 18,117 | -0- | 1,505 | 1,187 | 15,209 | -0- | 216 | 43 |
| 51 | 57 | 298 | 12,752 | -0- | 834 | 1,159 | 10,557 | 16 | 186 | 44 |
| 74 | 85 | 322 | 10,512 | -0- | 1,719 | 1,190 | 7,242 | 250 | 111 | 45 |
| 55 | 85 | 476 | 12,378 | -0- | 1,102 | 1,297 | 9,744 | -0- | 235 | 46 |
| 123 | 233 | 1,839 | 43,515 | -0- | 3,686 | 4,994 | 33,449 | 550 | 836 | 47 |
| 10 | 119 | 215 | 10,540 | -0- | 796 | 1,474 | 8,117 | -0- | 153 | 48 |
| 97 | 115 | 917 | 33,368 | -0- | 4,692 | 1,756 | 26,117 | 170 | 633 | 49 |
| 214 | 1,504 | 3,679 | 64,712 | 1,000 | 4,827 | 7,043 | 49,233 | 862 | 1,747 | 50 |
| 337 | 459 | 900 | 19,856 | -0- | 1,144 | 1,569 | 16,925 | 61 | 157 | 51 |
| 74 | 57 | 410 | 12,946 | -0- | 2,015 | 1,286 | 9,437 | 100 | 108 | 52 |
| 46 | 355 | 295 | 11,812 | -0- | 1,344 | 887 | 9,385 | -0- | 196 | 53 |
| 153 | 471 | 1,108 | 36,512 | -0- | 2,870 | 2,681 | 29,729 | 792 | 440 | 54 |
| 66 | 24 | 458 | 21,034 | -0- | 2,195 | 1,504 | 16,992 | -0- | 343 | 55 |
| 37 | 219 | 210 | 8,535 | -0- | 1,285 | 693 | 6,394 | -0- | 163 | 56 |
| 74 | 284 | 685 | 18,078 | -0- | 2,907 | 1,242 | 13,448 | -0- | 481 | 57 |
| 225 | 319 | 3,217 | 42,800 | -0- | 3,471 | 2,084 | 33,914 | 2,259 | 1,072 | 58 |
| 252 | 740 | 1,825 | 75,993 | -0- | 6,982 | 7,148 | 59,454 | 1,240 | 1,169 | 59 |
| 738 | 3,316 | 2,828 | 101,540 | -0- | 7,408 | 13,444 | 78,289 | 1,219 | 1,180 | 60 |
| 11 | 21 | 358 | 8,216 | -0- | 655 | 712 | 6,785 | -0- | 64 | 61 |
| 62 | 50 | 351 | 12,551 | -0- | 1,616 | 1,207 | 9,495 | -0- | 233 | 62 |
| -0- | 21 | 309 | 13,278 | -0- | 1,680 | 1,340 | 10,034 | -0- | 224 | 63 |
| 58 | 166 | 261 | 14,384 | -0- | 1,219 | 1,334 | 11,519 | -0- | 312 | 64 |
| 127 | 113 | 408 | 15,636 | -0- | 1,433 | 1,373 | 12,636 | -0- | 194 | 65 |

# SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

| Guide No. | Location | Name of Bank | Cash and Due from Banks | U.S. Securities Direct and Guaranteed | Other Bonds and Securities (Including Stock in Federal Reserve Bank) | Loans (Including Excess Funds Sold and Overdrafts) |
|---|---|---|---|---|---|---|
| 66 | Carlisle | Hartford-Carlisle Savings Bank | 820 | 3,336 | 715 | 26,347 |
| 67 | Carroll | Carroll County State Bank | 2,748 | 12,478 | 9,339 | 19,278 |
| 68 | Carroll | Commercial Savings Bank | 2,972 | 28,996 | 7,248 | 22,972 |
| 69 | Cascade | Cascade State Bank | 832 | 6,906 | 1,598 | 14,201 |
| 70 | Casey | Security State Bank | 691 | 1,449 | 1,279 | 15,887 |
| 71 | Cedar Falls | Cedar Falls Trust and Savings Bank | 3,910 | 5,147 | 6,304 | 41,853 |
| 72 | Cedar Falls | Midway Bank and Trust | 2,767 | 10,757 | 3,775 | 18,443 |
| 73 | Cedar Rapids | Brenton Bank and Trust Company of Cedar Rapids | 1,876 | 8,077 | 450 | 20,216 |
| 74 | Cedar Rapids | First Trust and Savings Bank | 5,659 | 23,402 | 4,795 | 30,563 |
| 75 | Cedar Rapids | Guaranty Bank and Trust Company | 2,588 | 29,096 | 3,097 | 17,840 |
| 76 | Cedar Rapids | Massachusetts Fidelity Trust Company | 250 | 20 | 1,242 | -0- |
| 77 | Cedar Rapids | Peoples Bank & Trust Company | 18,713 | 82,324 | 26,084 | 76,922 |
| 78 | Cedar Rapids | United State Bank | 4,310 | 1,847 | 1,255 | 35,235 |
| 79 | Center Point | Iowa State Bank and Trust Company | 215 | 4,029 | 157 | 1,741 |
| 80 | Centerville | Iowa Trust and Savings Bank | 4,327 | 29,298 | 10,384 | 26,827 |
| 81 | Central City | City State Bank | 557 | 4,667 | 1,829 | 9,182 |
| 82 | Chariton | Hawkeye Bank and Trust | 1,226 | 7,928 | 2,955 | 23,356 |
| 83 | Charles City | Commercial Trust & Savings Bank | 2,376 | 14,265 | 3,342 | 24,818 |
| 84 | Charles City | First Security Bank and Trust Company | 2,343 | 22,012 | 7,626 | 49,463 |
| 85 | Charter Oak | Farmers State Bank | 226 | 1,203 | 1,199 | 3,979 |
| 86 | Cherokee | Central Trust and Savings Bank | 808 | 5,800 | 881 | 6,085 |
| 87 | Cherokee | Cherokee State Bank | 3,758 | 33,099 | 14,790 | 18,719 |
| 88 | Cherokee | Valley Bank & Trust | 1,087 | 6,734 | 51 | 6,904 |
| 89 | Churdan | First State Bank | 289 | 6,961 | 321 | 4,152 |
| 90 | Clarence | Community State Bank | 2,670 | 18,920 | 1,718 | 23,742 |
| 91 | Clarinda | Citizens State Bank | 1,932 | 16,527 | 6,650 | 22,149 |
| 92 | Clarinda | Page County State Bank | 3,079 | 29,999 | 2,853 | 12,981 |
| 93 | Clarion | Brenton Bank and Trust Company | 748 | 8,853 | 2,618 | 18,845 |
| 94 | Clarksville | Iowa State Bank | 1,354 | 8,580 | 88 | 16,809 |
| 95 | Clear Lake | Community State Bank of Clear Lake | 1,296 | 7,351 | 889 | 11,633 |
| 96 | Clear Lake | The Clear Lake Bank and Trust Company | 3,132 | 12,328 | 7,170 | 33,508 |
| 97 | Cleghorn | Cleghorn State Bank | 1,268 | 2,315 | 5 | 4,837 |
| 98 | Climbing Hill | Climbing Hill Savings Bank | 211 | 1,093 | 100 | 4,983 |
| 99 | Clinton | Gateway State Bank | 1,215 | 5,447 | 201 | 8,861 |
| 100 | Clinton | Iowa State Savings Bank | 2,247 | 25,282 | 5,127 | 22,112 |
| 101 | Coggon | Linn County State Bank | 381 | 8,099 | 34 | 3,745 |
| 102 | Colesburg | Farmers Savings Bank | 502 | 4,461 | 739 | 6,913 |
| 103 | Collins | Exchange State Bank | 845 | 4,261 | -0- | 7,398 |
| 104 | Columbus Junction | Columbus Junction State Bank | 1,037 | 5,108 | 1,152 | 31,331 |
| 105 | Conrad | First State Bank | 1,481 | 4,923 | 2,193 | 11,567 |
| 106 | Coon Rapids | Iowa Savings Bank | 1,093 | 11,776 | 248 | 14,575 |
| 107 | Corning | State Bank of Brooks | 398 | 4,943 | 203 | 1,636 |
| 108 | Correctionville | Corn Belt State Bank | 4,810 | 5,147 | 232 | 4,622 |
| 109 | Corwith | Corwith State Bank | 242 | 3,537 | 227 | 6,827 |
| 110 | Corydon | Corydon State Bank | 1,097 | 8,615 | 124 | 11,910 |
| 111 | Corydon | The Citizens State Bank | 2,989 | 13,813 | 2,353 | 16,001 |
| 112 | Council Bluffs | Council Bluffs Savings Bank | 14,678 | 20,136 | 40,052 | 102,990 |
| 113 | Council Bluffs | State Bank and Trust | 8,011 | 8,052 | 4,299 | 57,467 |
| 114 | Crawfordsville | Peoples Savings Bank | 254 | 3,118 | 304 | 1,275 |
| 115 | Cresco | Cresco Union Savings Bank | 1,614 | 19,969 | 7,280 | 27,829 |
| 116 | Creston | Iowa State Savings Bank | 3,207 | 12,230 | 2,113 | 17,083 |
| 117 | Cylinder | Cylinder State Bank | 871 | 3,003 | 1,826 | 8,114 |
| 118 | Dallas Center | Brenton State Bank | 1,444 | 15,320 | 2,098 | 29,229 |
| 119 | Danbury | Farmers Savings Bank | 339 | 3,700 | 35 | 4,201 |
| 120 | Danville | Danville State Savings Bank | 965 | 8,777 | 2,283 | 13,777 |
| 121 | Davenport | Davenport Bank & Turst Company | 63,656 | 492,258 | 186,433 | 221,935 |
| 122 | Davenport | First Bank | 8,749 | 14,197 | 6,070 | 81,702 |
| 123 | Davenport | Northwest Bank & Trust Company | 22,697 | 27,871 | 1,723 | 124,107 |
| 124 | Decorah | Decorah State Bank | 2,280 | 27,339 | 9,980 | 49,600 |
| 125 | Decorah | Security Bank and Trust Company | 3,608 | 16,538 | 2,829 | 29,743 |
| 126 | Defiance | Defiance State Bank | 438 | 3,387 | 979 | 7,152 |
| 127 | Delhi | Delhi Savings Bank | 258 | 5,828 | 139 | 6,625 |
| 128 | Denison | Crawford County Trust & Savings Bank | 1,137 | 17,137 | 1,228 | 21,980 |
| 129 | Denver | Denver Savings Bank | 698 | 2,841 | 1,129 | 15,604 |
| 130 | Des Moines | Bankers Trust Company | 77,006 | 87,173 | 833 | 310,924 |

# SHOWING CONDITIONS AS OF JUNE 30, 1985

| Valuation Reserves (Shown as a Deduction from Loan and Asset Totals) | Real & Personal Property for Bank Use | Other Assets | Totals | Capital Notes and Debentures | Equity Capital | Non-interest-Bearing Deposits | Interest-Bearing Deposits | Borrowed Money | Other Liabilities | Guide No. |
|---|---|---|---|---|---|---|---|---|---|---|
| 347 | 372 | 1,260 | 32,503 | -0- | 3,260 | 3,603 | 24,848 | 196 | 596 | 66 |
| 146 | 564 | 1,751 | 46,012 | -0- | 4,676 | 5,954 | 34,324 | 300 | 758 | 67 |
| 216 | 104 | 1,769 | 63,845 | -0- | 7,806 | 6,945 | 48,156 | -0- | 938 | 68 |
| 154 | 119 | 1,058 | 24,560 | -0- | 2,954 | 1,867 | 19,230 | -0- | 509 | 69 |
| 33 | 92 | 949 | 20,314 | -0- | 1,633 | 1,724 | 16,623 | -0- | 334 | 70 |
| 428 | 361 | 6,818 | 63,965 | -0- | 7,198 | 8,782 | 46,006 | 1,531 | 448 | 71 |
| 190 | 901 | 892 | 37,345 | -0- | 3,199 | 4,612 | 28,750 | 272 | 512 | 72 |
| 153 | 329 | 775 | 31,570 | 275 | 2,118 | 4,178 | 24,495 | 155 | 349 | 73 |
| 342 | 1,963 | 1,159 | 67,199 | -0- | 6,516 | 8,383 | 51,632 | -0- | 668 | 74 |
| 264 | 1,560 | 1,308 | 55,225 | -0- | 4,671 | 6,848 | 43,398 | -0- | 308 | 75 |
| -0- | -0- | 48 | 1,560 | -0- | 1,174 | -0- | -0- | -0- | 386 | 76 |
| 432 | 1,780 | 6,049 | 211,440 | -0- | 25,023 | 31,129 | 146,566 | 6,806 | 1,916 | 77 |
| 360 | 2,574 | 1,152 | 46,013 | -0- | 3,030 | 7,591 | 33,801 | 983 | 608 | 78 |
| 23 | 154 | 141 | 6,414 | -0- | 567 | 706 | 5,009 | 50 | 82 | 79 |
| 346 | 591 | 2,080 | 73,161 | -0- | 7,279 | 4,529 | 59,465 | 779 | 1,109 | 80 |
| 8 | 124 | 635 | 16,986 | -0- | 2,009 | 1,083 | 13,550 | 41 | 303 | 81 |
| 240 | 390 | 1,134 | 36,749 | -0- | 2,920 | 9,594 | 23,629 | -0- | 606 | 82 |
| 254 | 92 | 1,369 | 46,008 | -0- | 5,016 | 3,034 | 36,196 | 1,153 | 609 | 83 |
| 281 | 592 | 2,749 | 84,504 | -0- | 7,683 | 5,870 | 69,773 | -0- | 1,178 | 84 |
| -0- | 64 | 303 | 6,974 | -0- | 458 | 507 | 5,927 | -0- | 82 | 85 |
| 131 | 161 | 622 | 14,226 | -0- | 2,161 | 2,228 | 9,613 | -0- | 224 | 86 |
| 229 | 255 | 2,102 | 72,494 | -0- | 8,413 | 6,117 | 53,926 | 2,721 | 1,317 | 87 |
| -0- | 164 | 2,209 | 17,149 | -0- | 1,166 | 1,971 | 13,853 | -0- | 159 | 88 |
| 37 | 19 | 369 | 12,074 | -0- | 2,041 | 1,297 | 8,490 | 42 | 204 | 89 |
| 7 | 173 | 2,032 | 49,248 | -0- | 4,684 | 3,865 | 39,544 | 139 | 1,016 | 90 |
| 232 | 442 | 1,973 | 49,441 | -0- | 4,126 | 4,136 | 40,520 | -0- | 659 | 91 |
| 283 | 192 | 1,275 | 50,096 | -0- | 4,039 | 4,771 | 40,424 | -0- | 862 | 92 |
| 133 | 404 | 842 | 32,177 | -0- | 2,543 | 2,495 | 26,200 | 500 | 439 | 93 |
| 166 | 173 | 1,368 | 28,206 | -0- | 2,329 | 2,761 | 22,253 | -0- | 863 | 94 |
| 166 | 446 | 724 | 22,173 | -0- | 1,823 | 3,277 | 16,785 | 82 | 206 | 95 |
| 205 | 818 | 1,486 | 58,237 | -0- | 5,619 | 6,214 | 45,298 | 287 | 819 | 96 |
| 59 | 36 | 238 | 8,640 | -0- | 690 | 675 | 7,098 | 13 | 164 | 97 |
| 59 | 27 | 203 | 6,558 | -0- | 582 | 1,811 | 4,057 | -0- | 108 | 98 |
| 2 | 644 | 374 | 16,740 | 300 | 882 | 2,759 | 11,869 | 675 | 255 | 99 |
| 257 | 976 | 1,237 | 56,724 | -0- | 4,775 | 4,681 | 46,498 | 4 | 766 | 100 |
| 70 | 43 | 397 | 12,629 | -0- | 1,992 | 1,264 | 9,091 | -0- | 282 | 101 |
| 42 | 119 | 381 | 13,073 | -0- | 1,139 | 1,137 | 10,530 | 16 | 251 | 102 |
| 177 | 149 | 561 | 13,037 | -0- | 944 | 1,012 | 10,720 | 200 | 161 | 103 |
| 258 | 470 | 1,644 | 40,484 | -0- | 3,144 | 2,549 | 33,803 | 228 | 760 | 104 |
| 112 | 496 | 540 | 21,088 | -0- | 2,512 | 2,077 | 15,668 | 450 | 381 | 105 |
| 231 | 187 | 1,546 | 29,194 | -0- | 2,029 | 2,727 | 22,751 | 878 | 809 | 106 |
| 6 | 80 | 172 | 7,426 | -0- | 805 | 749 | 5,754 | -0- | 118 | 107 |
| 99 | 48 | 493 | 15,253 | -0- | 1,494 | 1,489 | 11,912 | -0- | 358 | 108 |
| 91 | 176 | 371 | 11,289 | -0- | 853 | 685 | 9,496 | 100 | 155 | 109 |
| 346 | 202 | 1,517 | 23,119 | -0- | 891 | 1,941 | 19,640 | 472 | 175 | 110 |
| 554 | 250 | 1,279 | 36,131 | -0- | 2,599 | 4,854 | 28,246 | -0- | 432 | 111 |
| 1,072 | 2,675 | 4,002 | 183,461 | -0- | 15,388 | 27,680 | 131,504 | 7,071 | 1,818 | 112 |
| 983 | 2,120 | 2,313 | 81,279 | -0- | 5,912 | 9,073 | 65,420 | 26 | 848 | 113 |
| 34 | 85 | 144 | 5,146 | -0- | 642 | 505 | 3,901 | -0- | 98 | 114 |
| 531 | 288 | 2,138 | 58,587 | -0- | 5,560 | 3,128 | 49,049 | 24 | 826 | 115 |
| 622 | 1,406 | 11,569 | 46,986 | -0- | 3,136 | 5,263 | 38,188 | -0- | 399 | 116 |
| 78 | 84 | 546 | 14,366 | -0- | 2,027 | 627 | 11,216 | 150 | 346 | 117 |
| 245 | 893 | 1,564 | 50,303 | -0- | 4,034 | 4,732 | 40,896 | 40 | 601 | 118 |
| 45 | 211 | 285 | 8,726 | -0- | 1,114 | 627 | 6,870 | -0- | 115 | 119 |
| 160 | 287 | 722 | 26,651 | -0- | 2,786 | 1,683 | 21,625 | -0- | 557 | 120 |
| 2,081 | 8,306 | 32,557 | 1,003,064 | -0- | 91,242 | 114,851 | 551,110 | 235,495 | 10,366 | 121 |
| 802 | 2,375 | 4,801 | 117,092 | -0- | 8,529 | 20,926 | 78,000 | 8,568 | 1,069 | 122 |
| 1,660 | 4,908 | 5,798 | 185,444 | 1,000 | 16,399 | 18,447 | 136,104 | 10,418 | 3,076 | 123 |
| 765 | 838 | 2,675 | 91,947 | -0- | 7,806 | 6,826 | 76,133 | -0- | 1,182 | 124 |
| 393 | 538 | 1,321 | 54,184 | -0- | 4,620 | 5,424 | 42,860 | 481 | 799 | 125 |
| 120 | 131 | 344 | 12,311 | -0- | 1,011 | 676 | 10,424 | -0- | 200 | 126 |
| 73 | 64 | 431 | 13,272 | -0- | 1,132 | 1,121 | 10,723 | 85 | 211 | 127 |
| 231 | 338 | 2,151 | 43,740 | -0- | 3,679 | 3,057 | 35,700 | 664 | 640 | 128 |
| 251 | 119 | 764 | 20,904 | -0- | 1,465 | 1,554 | 17,519 | -0- | 366 | 129 |
| 4,588 | 4,895 | 19,966 | 496,209 | 7,000 | 28,958 | 128,151 | 240,472 | 87,968 | 3,660 | 130 |

# SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

| Guide No. | Location | Name of Bank | Cash and Due from Banks | U.S. Securities Direct and Guaranteed | Other Bonds and Securities (Including Stock in Federal Reserve Bank) | Loans (Including Excess Funds Sold and Overdrafts) |
|---|---|---|---|---|---|---|
| 131 | Des Moines | Hawkeye Bank & Trust of Des Moines | 5,768 | 2,466 | 5,245 | 47,288 |
| 132 | Des Moines | Hawkeye-Capital Bank & Trust | 9,268 | 6,232 | 997 | 78,370 |
| 133 | Des Moines | Iowa State Bank | 3,839 | 37,970 | 5,971 | 29,614 |
| 134 | Dewitt | Dewitt Bank & Trust Company | 1,874 | 18,546 | 3,514 | 34,813 |
| 135 | Dewitt | First Central State Bank | 2,120 | 8,996 | 2,778 | 21,026 |
| 136 | Diagonal | First State Bank | 414 | 3,347 | 897 | 1,925 |
| 137 | Dike | Iowa Savings Bank | 610 | 7,797 | 581 | 8,378 |
| 138 | Douds | Farmers and Traders Savings Bank | 162 | 4,273 | -0- | 2,589 |
| 139 | Dows | Farmers State Bank of Dows | 347 | 4,050 | 793 | 11,058 |
| 140 | Dubuque | American Trust & Savings Bank | 17,201 | 38,845 | 21,518 | 119,620 |
| 141 | Dubuque | Dubuque Bank and Trust Company | 36,667 | 48,727 | 45,373 | 88,078 |
| 142 | Dubuque | Key City Bank and Trust Company | 2,612 | 3,533 | 4,230 | 26,149 |
| 143 | Dumont | State Bank of Dumont | 456 | 1,246 | 1,804 | 7,549 |
| 144 | Dunlap | Dunlap Savings Bank | 292 | 6,401 | 4,430 | 9,506 |
| 145 | Durant | Liberty Trust & Savings Bank | 1,625 | 13,127 | 5,446 | 29,281 |
| 146 | Dyersville | Fidelity Bank & Trust | 1,016 | 14,542 | 4,887 | 16,135 |
| 147 | Dysart | Dysart State Bank | 2,049 | 2,886 | 379 | 7,966 |
| 148 | Eagle Grove | Brenton State Bank | 721 | 4,229 | 351 | 16,014 |
| 149 | Eagle Grove | Security Savings Bank | 1,530 | 19,895 | 709 | 35,551 |
| 150 | Earlham | Earlham Savings Bank | 987 | 14,719 | 1,872 | 14,927 |
| 151 | Earling | Farmers Trust & Savings Bank | 421 | 5,602 | 651 | 9,175 |
| 152 | Earlville | The State Bank of Earlville | 642 | 5,533 | 372 | 7,005 |
| 153 | Early | Early Savings Bank | 436 | 3,196 | 999 | 7,204 |
| 154 | Edgewood | Community Savings Bank | 1,425 | 4,806 | 1,644 | 15,718 |
| 155 | Eldora | Hardin County Savings Bank | 3,388 | 16,275 | 10,531 | 43,286 |
| 156 | Eldora | Hawkeye Bank & Trust | 1,708 | 3,525 | 1,179 | 10,753 |
| 157 | Eldridge | Central Trust and Savings Bank | 3,001 | 9,781 | 3,811 | 35,784 |
| 158 | Elgin | Elgin State Bank | 1,015 | 3,589 | 1,546 | 7,382 |
| 159 | Elkader | Central State Bank | 1,249 | 10,594 | 7,126 | 18,684 |
| 160 | Elkader | Peoples State Bank | 730 | 8,029 | 2,785 | 7,390 |
| 161 | Elma | Peoples Savings Bank | 506 | 5,444 | -0- | 9,886 |
| 162 | Emerson | Emerson State Bank | 355 | 2,004 | 1,450 | 5,353 |
| 163 | Emmetsburg | Brenton Bank of Palo Alto County | 1,339 | 17,622 | 2,661 | 26,206 |
| 164 | Emmetsburg | Iowa Trust & Savings Bank | 1,713 | 9,320 | 5,056 | 22,041 |
| 165 | Estherville | Emmet County State Bank | 2,227 | 31,054 | 1,232 | 37,668 |
| 166 | Estherville | First Interstate Bank of Estherville | 2,361 | 10,915 | 3,936 | 22,396 |
| 167 | Evansdale | First Security State Bank | 1,163 | 3,818 | 380 | 11,357 |
| 168 | Everly | State Bank | 678 | 5,241 | 671 | 17,745 |
| 169 | Exira | Exchange State Bank | 616 | 8,935 | 3,583 | 11,455 |
| 170 | Fairbank | Fairbank State Bank | 449 | 2,647 | 1,300 | 7,984 |
| 171 | Fairfax | Fairfax State Savings Bank | 1,325 | 12,693 | 3,494 | 13,299 |
| 172 | Fairfield | Iowa State Bank & Trust Company | 2,218 | 5,785 | 6,019 | 34,001 |
| 173 | Farley | Farley State Bank | 1,610 | 4,278 | 3,590 | 17,055 |
| 174 | Farnhamville | Security Savings Bank | 330 | 2,327 | 1,851 | 7,790 |
| 175 | Fayette | State Bank of Fayette | 1,749 | 1,000 | 224 | 5,858 |
| 176 | Forest City | Forest City Bank & Trust Company | 1,909 | 7,308 | 1,958 | 14,109 |
| 177 | Forest City | Manufacturers Bank & Trust Company | 2,116 | 31,467 | 1,492 | 29,683 |
| 178 | Fort Dodge | First American State Bank | 4,822 | 31,528 | 234 | 52,972 |
| 179 | Fort Dodge | First Interstate Bank of Fort Dodge | 10,860 | 28,885 | 9,637 | 65,115 |
| 180 | Fort Madison | Fort Madison Bank & Trust Co. | 3,146 | 6,062 | 2,434 | 39,764 |
| 181 | Fort Madison | Iowa State Bank | 1,037 | 4,563 | 2,543 | 14,840 |
| 182 | Fort Madison | Lee County Savings Bank | 1,892 | 14,039 | 3,753 | 29,630 |
| 183 | Fostoria | Farmers Savings Bank | 225 | 4,963 | 1,292 | 7,877 |
| 184 | Frederika | Farmers Savings Bank | 368 | 1,408 | 2,039 | 7,215 |
| 185 | Fremont | Farmers Savings Bank | 670 | 11,979 | 2,749 | 6,302 |
| 186 | Galva | First Trust and Savings Bank | 883 | 1,018 | 761 | 7,350 |
| 187 | Garnavillo | Garnavillo Savings Bank | 482 | 4,429 | 797 | 8,681 |
| 188 | Garwin | Farmers Savings Bank | 1,903 | 2,122 | 1,673 | 4,570 |
| 189 | George | George State Bank | 669 | 6,733 | 5,054 | 15,196 |
| 190 | Gibson | Gibson Savings Bank | 1,360 | 7,191 | 1,747 | 10,660 |
| 191 | Gilbertville | Gilbertville Savings Bank | 865 | 8,167 | 1,477 | 9,704 |
| 192 | Gilman | Citizens Savings Bank | 2,610 | 5,615 | 764 | 6,163 |
| 193 | Glenwood | Glenwood State Bank | 1,986 | 24,986 | 1,187 | 19,080 |
| 194 | Glenwood | Mills County State Bank | 499 | 5,036 | 456 | 7,013 |
| 195 | Gowrie | The First State Bank of Gowrie | 526 | 6,791 | 885 | 6,076 |

# SHOWING CONDITIONS AS OF JUNE 30, 1985

| Valuation Reserves (Shown as a Deduction from Loan and Asset Totals) | Real & Personal Property for Bank Use | Other Assets | Totals | Capital Notes and Debentures | Equity Capital | Non-interest-Bearing Deposits | Interest-Bearing Deposits | Borrowed Money | Other Liabilities | Guide No. |
|---|---|---|---|---|---|---|---|---|---|---|
| 484 | 1,728 | 1,326 | 63,337 | -0- | 4,621 | 14,215 | 43,453 | 201 | 847 | 131 |
| 729 | 4,606 | 3,372 | 102,116 | -0- | 7,518 | 29,132 | 60,157 | 3,409 | 1,900 | 132 |
| 441 | 1,983 | 2,241 | 81,177 | -0- | 10,723 | 8,689 | 58,636 | 2,000 | 1,129 | 133 |
| 319 | 518 | 2,383 | 61,329 | -0- | 5,017 | 5,219 | 49,948 | 212 | 933 | 134 |
| 93 | 291 | 1,131 | 36,249 | -0- | 3,003 | 2,218 | 30,107 | 165 | 756 | 135 |
| 9 | 66 | 89 | 6,729 | -0- | 823 | 579 | 4,972 | 300 | 55 | 136 |
| 144 | 60 | 410 | 17,692 | -0- | 2,203 | 1,926 | 13,144 | 100 | 319 | 137 |
| 72 | 42 | 19 | 7,013 | -0- | 570 | 429 | 6,013 | -0- | 1 | 138 |
| 34 | 104 | 566 | 16,884 | -0- | 2,111 | 910 | 13,627 | -0- | 236 | 139 |
| 1,419 | 2,363 | 4,749 | 202,877 | 700 | 16,555 | 31,492 | 145,072 | 6,193 | 2,865 | 140 |
| 872 | 1,510 | 8,835 | 228,318 | 2,565 | 16,610 | 21,313 | 152,005 | 31,096 | 4,729 | 141 |
| 243 | 663 | 741 | 37,685 | -0- | 2,788 | 3,987 | 27,703 | 2,664 | 543 | 142 |
| 134 | 102 | 391 | 11,414 | -0- | 1,619 | 1,864 | 7,688 | -0- | 243 | 143 |
| 168 | 400 | 906 | 21,767 | -0- | 2,459 | 1,511 | 17,310 | -0- | 487 | 144 |
| 122 | 559 | 2,134 | 52,050 | -0- | 5,629 | 3,782 | 41,053 | 406 | 1,180 | 145 |
| 152 | 539 | 1,098 | 38,065 | -0- | 3,520 | 2,045 | 31,785 | 100 | 615 | 146 |
| 91 | 105 | 259 | 13,553 | -0- | 1,265 | 1,455 | 10,594 | 64 | 175 | 147 |
| 116 | 282 | 891 | 22,372 | 125 | 1,440 | 1,158 | 18,778 | 460 | 411 | 148 |
| 277 | 503 | 2,391 | 60,302 | -0- | 4,980 | 3,019 | 51,017 | 200 | 1,086 | 149 |
| 51 | 322 | 1,430 | 34,206 | -0- | 3,979 | 1,794 | 26,708 | 1,100 | 625 | 150 |
| 93 | 101 | 445 | 16,302 | -0- | 1,734 | 933 | 13,260 | 3 | 372 | 151 |
| 207 | 46 | 378 | 13,769 | -0- | 1,020 | 902 | 11,573 | 46 | 228 | 152 |
| 12 | 118 | 836 | 12,777 | -0- | 956 | 938 | 10,671 | 31 | 181 | 153 |
| 137 | 123 | 1,150 | 24,729 | -0- | 3,152 | 2,047 | 18,805 | 210 | 515 | 154 |
| 189 | 980 | 2,820 | 77,091 | -0- | 7,313 | 5,246 | 61,824 | 1,415 | 1,293 | 155 |
| 281 | 102 | 819 | 17,805 | -0- | 1,289 | 2,404 | 13,990 | -0- | 122 | 156 |
| 872 | 696 | 2,441 | 54,642 | -0- | 3,520 | 6,487 | 43,265 | 609 | 761 | 157 |
| 215 | 42 | 1,031 | 14,390 | -0- | 1,003 | 1,226 | 11,935 | -0- | 226 | 158 |
| 149 | 146 | 888 | 38,538 | -0- | 4,960 | 2,450 | 30,489 | -0- | 639 | 159 |
| 104 | 214 | 412 | 19,456 | -0- | 1,730 | 1,364 | 15,577 | 436 | 349 | 160 |
| 112 | 255 | 708 | 16,687 | -0- | 1,326 | 1,232 | 13,216 | 630 | 283 | 161 |
| 66 | 425 | 467 | 9,988 | -0- | 1,097 | 878 | 7,847 | -0- | 166 | 162 |
| 222 | 208 | 1,654 | 49,468 | 350 | 3,369 | 3,418 | 40,727 | 1,104 | 500 | 163 |
| 157 | 287 | 1,845 | 40,105 | -0- | 3,799 | 2,168 | 33,283 | 265 | 590 | 164 |
| 158 | 571 | 3,624 | 76,218 | -0- | 5,728 | 4,124 | 64,807 | -0- | 1,559 | 165 |
| 603 | 498 | 3,605 | 43,108 | -0- | 3,171 | 4,133 | 35,250 | -0- | 554 | 166 |
| 61 | 757 | 546 | 17,960 | -0- | 1,515 | 2,580 | 13,715 | -0- | 150 | 167 |
| 87 | 467 | 1,081 | 25,796 | -0- | 2,165 | 1,798 | 21,186 | -0- | 647 | 168 |
| 53 | 335 | 788 | 25,659 | -0- | 2,056 | 1,673 | 21,499 | 23 | 408 | 169 |
| 72 | 143 | 434 | 12,885 | -0- | 1,230 | 933 | 10,512 | -0- | 210 | 170 |
| 149 | 144 | 1,076 | 31,882 | -0- | 3,819 | 2,086 | 25,259 | -0- | 718 | 171 |
| 53 | 376 | 1,258 | 49,604 | -0- | 4,678 | 5,948 | 38,015 | -0- | 963 | 172 |
| 176 | 416 | 631 | 27,404 | -0- | 2,466 | 1,950 | 22,381 | 100 | 507 | 173 |
| 9 | 64 | 261 | 12,614 | -0- | 2,155 | 1,116 | 9,055 | 43 | 245 | 174 |
| 23 | 70 | 636 | 9,514 | -0- | 646 | 1,172 | 7,334 | -0- | 362 | 175 |
| 136 | 383 | 2,071 | 27,602 | -0- | 2,755 | 2,196 | 22,283 | -0- | 368 | 176 |
| 627 | 555 | 1,222 | 65,908 | -0- | 5,339 | 4,435 | 54,132 | 1,145 | 856 | 177 |
| 2,393 | 2,874 | 3,944 | 93,981 | -0- | 4,157 | 8,238 | 80,177 | -0- | 1,409 | 178 |
| 1,384 | 3,801 | 4,892 | 121,806 | -0- | 9,007 | 12,782 | 92,525 | 5,950 | 1,542 | 179 |
| 372 | 725 | 1,930 | 53,689 | -0- | 5,051 | 5,213 | 42,439 | 201 | 785 | 180 |
| 147 | 206 | 900 | 23,942 | -0- | 1,985 | 2,295 | 19,289 | -0- | 373 | 181 |
| 154 | 608 | 2,175 | 51,943 | -0- | 4,056 | 4,290 | 42,594 | 153 | 850 | 182 |
| 98 | 56 | 538 | 14,853 | -0- | 2,465 | 1,244 | 10,866 | -0- | 278 | 183 |
| 48 | 13 | 376 | 11,371 | -0- | 1,395 | 1,214 | 8,585 | -0- | 177 | 184 |
| 80 | 266 | 740 | 22,626 | -0- | 2,616 | 1,784 | 17,729 | 12 | 485 | 185 |
| 99 | 59 | 334 | 10,306 | -0- | 641 | 648 | 8,893 | 2 | 122 | 186 |
| 108 | 183 | 553 | 15,017 | -0- | 2,022 | 1,479 | 11,248 | -0- | 268 | 187 |
| 7 | 59 | 226 | 10,546 | -0- | 1,109 | 515 | 8,652 | 100 | 170 | 188 |
| 83 | 335 | 785 | 28,689 | -0- | 3,522 | 1,689 | 22,974 | -0- | 504 | 189 |
| 106 | 158 | 738 | 21,748 | -0- | 1,967 | 1,419 | 17,939 | -0- | 423 | 190 |
| 118 | 83 | 935 | 21,113 | -0- | 2,085 | 1,493 | 17,003 | 324 | 208 | 191 |
| 118 | 253 | 370 | 15,657 | -0- | 1,237 | 1,495 | 12,729 | -0- | 196 | 192 |
| 69 | 7 | 951 | 48,128 | -0- | 7,251 | 4,032 | 36,204 | 271 | 370 | 193 |
| 69 | 231 | 341 | 13,507 | -0- | 1,060 | 1,723 | 10,238 | 246 | 240 | 194 |
| 44 | 24 | 247 | 14,505 | -0- | 2,080 | 1,243 | 10,988 | -0- | 194 | 195 |

# SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

| Guide No. | Location | Name of Bank | Cash and Due from Banks | U.S. Securities Direct and Guaranteed | Other Bonds and Securities (Including Stock in Federal Reserve Bank) | Loans (Including Excess Funds Sold and Overdrafts) |
|---|---|---|---|---|---|---|
| 196 | Graettinger | Graettinger State Bank | 456 | 3,040 | 1,599 | 7,955 |
| 197 | Grafton | Farmers State Bank | 272 | 150 | 323 | 4,039 |
| 198 | Grand Junction | Peoples Trust and Savings Bank | 263 | 8,801 | 881 | 4,336 |
| 199 | Green Mountain | Producers Savings Bank | 623 | 3,575 | 259 | 7,850 |
| 200 | Greene | First State Bank | 714 | 12,199 | 5,218 | 9,850 |
| 201 | Greenfield | First Interstate Bank of Greenfield | 960 | 10,702 | 147 | 16,940 |
| 202 | Greenfield | Union State Bank | 729 | 5,348 | 217 | 5,475 |
| 203 | Grinnell | Grinnell State Bank | 1,158 | 12,819 | 5,603 | 13,184 |
| 204 | Griswold | Griswold State Bank | 2,505 | 3,487 | 1,102 | 4,836 |
| 205 | Grundy Center | Hawkeye Bank & Trust | 1,722 | 6,722 | 760 | 20,388 |
| 206 | Guthrie Center | Guthrie County State Bank | 1,426 | 14,791 | 1,860 | 12,542 |
| 207 | Guttenberg | Security State Bank | 1,048 | 13,769 | 1,846 | 10,545 |
| 208 | Halbur | Farmers Savings Bank | 1,057 | 2,132 | 293 | 6,075 |
| 209 | Hamburg | Iowa State Bank | 2,008 | 7,365 | 2,102 | 17,017 |
| 210 | Hampton | Hampton State Bank | 1,156 | 14,115 | 1,502 | 16,535 |
| 211 | Harlan | The Shelby County State Bank | 4,008 | 20,150 | 6,637 | 29,375 |
| 212 | Hartley | Security State Bank | 903 | 9,222 | 2,744 | 13,063 |
| 213 | Hartwick | Hartwick State Bank | 321 | 6,340 | -0- | 6,040 |
| 214 | Hawarden | Farmers State Bank | 1,093 | 6,128 | 2,141 | 15,680 |
| 215 | Hawarden | First State Bank | 629 | 3,498 | 784 | 8,658 |
| 216 | Hawkeye | Citizens Savings Bank | 252 | 5,896 | 105 | 5,111 |
| 217 | Hayesville | Hayesville Savings Bank | 1,565 | 13,997 | 2,439 | 29,595 |
| 218 | Hedrick | Hedrick Savings Bank | 563 | 3,685 | 1,323 | 7,598 |
| 219 | Hills | Hills Bank and Trust Company | 8,440 | 51,921 | 21,461 | 123,051 |
| 220 | Holstein | Holstein State Bank | 1,332 | 3,923 | 2,559 | 21,734 |
| 221 | Hopkinton | Citizens State Bank | 605 | 5,385 | 1,065 | 9,620 |
| 222 | Hubbard | Security State Bank | 463 | 7,683 | 1,869 | 7,904 |
| 223 | Hudson | Hudson State Bank | 949 | 4,403 | 1,161 | 7,236 |
| 224 | Hull | Iowa State Bank | 927 | 3,397 | 1,382 | 7,753 |
| 225 | Humboldt | Hawkeye Bank and Trust | 5,432 | 14,531 | 958 | 49,424 |
| 226 | Humboldt | Humbolt Trust & Savings Bank | 2,427 | 28,888 | 618 | 28,852 |
| 227 | Ida Grove | First State Bank | 1,156 | 1,160 | 221 | 12,556 |
| 228 | Ida Grove | Ida County State Bank | 1,542 | 10,869 | 2,458 | 53,796 |
| 229 | Independence | Farmers State Savings Bank | 2,020 | 21,947 | 8,288 | 35,466 |
| 230 | Independence | Security State Bank | 2,758 | 16,764 | 1,982 | 17,717 |
| 231 | Indianola | Peoples Trust and Savings Bank | 3,720 | 38,233 | 7,605 | 61,124 |
| 232 | Indianola | Warren County Brenton Bank & Trust | 2,016 | 3,910 | 1,151 | 23,952 |
| 233 | Iowa City | Hawkeye State Bank | 1,315 | 1,204 | 375 | 22,369 |
| 234 | Iowa City | Iowa State Bank & Trust Company | 12,180 | 28,930 | 7,617 | 131,743 |
| 235 | Iowa Falls | Citizens State Bank | 2,471 | 5,884 | 6,406 | 48,621 |
| 236 | Iowa Falls | Iowa Falls State Bank | 905 | 20,003 | 2,216 | 15,296 |
| 237 | Ireton | Security Savings Bank | 566 | 8,452 | 155 | 9,440 |
| 238 | Irwin | Farmers Savings Bank | 158 | 1,958 | 697 | 8,624 |
| 239 | Jefferson | Brenton State Bank of Jefferson | 2,272 | 17,244 | 3,082 | 29,887 |
| 240 | Jefferson | Home State Bank | 1,840 | 22,748 | 1,623 | 30,063 |
| 241 | Jesup | Farmers State Bank | 2,268 | 3,649 | 730 | 19,865 |
| 242 | Jewell | Farmers State Bank | 1,062 | 499 | 1,022 | 25,905 |
| 243 | Joice | Farmers Savings Bank | 286 | 432 | 266 | 5,169 |
| 244 | Kalona | Farmers Savings Bank | 2,235 | 5,073 | 3,040 | 25,575 |
| 245 | Kalona | First Interstate Bank of Kalona | 649 | 5,891 | 1,108 | 14,312 |
| 246 | Kanawha | Farmers State Bank | 412 | 4,001 | 1,292 | 12,005 |
| 247 | Kellogg | Kellogg-Sully Bank & Trust | 984 | 12,593 | 1,756 | 21,444 |
| 248 | Keokuk | Keokuk Savings Bank & Trust Company | 2,593 | 9,629 | 3,002 | 30,817 |
| 249 | Keokuk | State Central Bank | 4,185 | 27,704 | 8,053 | 36,679 |
| 250 | Keosauqua | Farmers State Bank | 2,110 | 9,827 | 789 | 19,161 |
| 251 | Keota | Farmers Savings Bank | 1,445 | 4,950 | 1,471 | 12,942 |
| 252 | Keystone | Keystone Savings Bank | 3,063 | 7,807 | 2,199 | 9,959 |
| 253 | Kingsley | Kingsley State Bank | 1,593 | 12,109 | 4,906 | 12,711 |
| 254 | Knoxville | Iowa State Savings Bank | 2,543 | 16,086 | 3,039 | 25,683 |
| 255 | Lake City | Lake City State Bank | 816 | 3,013 | 637 | 16,362 |
| 256 | Lake Mills | Hawkeye Bank & Trust | 595 | 2,464 | 1,776 | 17,571 |
| 257 | Lake Park | Security State Bank | 658 | 10,994 | 1,568 | 7,808 |
| 258 | Lake View | Farmers State Bank | 623 | 5,483 | 235 | 9,582 |
| 259 | Lansing | Kerndt Brothers Savings Bank | 1,008 | 14,280 | 3,084 | 17,055 |
| 260 | LaPorte City | LaPorte City State Bank | 491 | 9,457 | 220 | 9,122 |

# SHOWING CONDITIONS AS OF JUNE 30, 1985

| Valuation Reserves (Shown as a Deduction from Loan and Asset Totals) | Real & Personal Property for Bank Use | Other Assets | Totals | Capital Notes and Deben-tures | Equity Capital | Non-interest Bearing Deposits | Interest-Bearing Deposits | Borrowed Money | Other Liabili-ties | Guide No. |
|---|---|---|---|---|---|---|---|---|---|---|
| 46 | 30 | 583 | 13,617 | -0- | 1,078 | 1,074 | 11,241 | 33 | 191 | 196 |
| -0- | 70 | 18 | 4,872 | -0- | 622 | 645 | 3,556 | -0- | 49 | 197 |
| 18 | 16 | 648 | 14,927 | -0- | 1,751 | 955 | 11,705 | 230 | 286 | 198 |
| 52 | 157 | 346 | 12,758 | -0- | 1,250 | 644 | 9,574 | 1,050 | 240 | 199 |
| 53 | 162 | 766 | 28,856 | -0- | 3,316 | 2,360 | 22,281 | 350 | 549 | 200 |
| 492 | 523 | 1,293 | 30,073 | -0- | 2,224 | 2,754 | 24,595 | -0- | 500 | 201 |
| 109 | 216 | 1,064 | 12,940 | -0- | 1,036 | 1,488 | 10,174 | -0- | 242 | 202 |
| 95 | 240 | 927 | 33,836 | -0- | 4,349 | 3,181 | 25,895 | -0- | 411 | 203 |
| 31 | 413 | 531 | 12,843 | -0- | 1,125 | 1,000 | 10,523 | 31 | 164 | 204 |
| 391 | 349 | 908 | 30,458 | -0- | 2,069 | 2,843 | 25,089 | -0- | 457 | 205 |
| 122 | 277 | 876 | 31,650 | -0- | 2,819 | 2,187 | 26,170 | -0- | 474 | 206 |
| 173 | 318 | 693 | 28,046 | -0- | 3,458 | 2,894 | 21,233 | -0- | 461 | 207 |
| 9 | 57 | 200 | 9,805 | -0- | 832 | 964 | 7,834 | -0- | 175 | 208 |
| 150 | 75 | 727 | 29,144 | -0- | 2,943 | 3,114 | 22,753 | -0- | 334 | 209 |
| 10 | 420 | 1,329 | 35,047 | -0- | 3,190 | 2,760 | 28,579 | 320 | 198 | 210 |
| 342 | 398 | 1,944 | 62,170 | -0- | 7,150 | 6,289 | 47,539 | -0- | 1,192 | 211 |
| 96 | 275 | 844 | 26,955 | -0- | 2,455 | 1,493 | 21,201 | 1,388 | 418 | 212 |
| 18 | 18 | 349 | 13,050 | -0- | 1,315 | 815 | 10,579 | 15 | 326 | 213 |
| 451 | 305 | 1,174 | 26,070 | -0- | 1,950 | 1,502 | 22,095 | 36 | 487 | 214 |
| 95 | 156 | 391 | 14,021 | -0- | 1,063 | 1,194 | 11,636 | -0- | 128 | 215 |
| 42 | 12 | 306 | 11,640 | -0- | 1,222 | 938 | 9,291 | 17 | 172 | 216 |
| 600 | 314 | 1,595 | 48,905 | -0- | 3,205 | 2,108 | 42,784 | 170 | 638 | 217 |
| 79 | 49 | 504 | 13,643 | -0- | 1,422 | 899 | 10,686 | 425 | 211 | 218 |
| 2,340 | 4,522 | 4,612 | 211,667 | -0- | 15,759 | 14,350 | 171,734 | 6,773 | 3,051 | 219 |
| 112 | 123 | 990 | 30,549 | -0- | 2,637 | 2,316 | 24,927 | -0- | 669 | 220 |
| 85 | 256 | 486 | 17,332 | -0- | 1,996 | 2,254 | 12,747 | 27 | 308 | 221 |
| 52 | 84 | 380 | 18,331 | -0- | 2,449 | 1,423 | 14,169 | -0- | 290 | 222 |
| 69 | 113 | 332 | 14,125 | -0- | 1,424 | 1,430 | 10,976 | 150 | 145 | 223 |
| 50 | 341 | 317 | 14,067 | -0- | 1,245 | 1,734 | 10,865 | 42 | 181 | 224 |
| 1,855 | 2,343 | 2,018 | 72,851 | -0- | 5,142 | 4,243 | 62,874 | -0- | 592 | 225 |
| 501 | 345 | 2,327 | 62,956 | -0- | 4,667 | 5,088 | 52,786 | -0- | 415 | 226 |
| 164 | 362 | 1,397 | 16,688 | -0- | 711 | 2,023 | 13,481 | 286 | 187 | 227 |
| 175 | 326 | 4,750 | 73,566 | -0- | 5,916 | 4,934 | 57,334 | 2,938 | 2,444 | 228 |
| 518 | 164 | 2,186 | 69,553 | -0- | 6,840 | 6,617 | 54,166 | 1,315 | 615 | 229 |
| 567 | 1,498 | 1,863 | 42,015 | -0- | 3,742 | 4,340 | 31,624 | 1,565 | 744 | 230 |
| 879 | 939 | 4,337 | 115,079 | -0- | 10,900 | 8,970 | 92,882 | 225 | 2,102 | 231 |
| 280 | 657 | 2,924 | 34,330 | -0- | 2,075 | 5,623 | 24,565 | 1,393 | 674 | 232 |
| 620 | 1,077 | 631 | 26,351 | -0- | 1,545 | 3,781 | 20,879 | 104 | 42 | 233 |
| 1,147 | 6,016 | 5,087 | 190,426 | -0- | 14,745 | 24,072 | 145,643 | 3,668 | 2,298 | 234 |
| 454 | 515 | 4,067 | 67,510 | -0- | 5,710 | 6,385 | 52,141 | 1,883 | 1,391 | 235 |
| 80 | 422 | 980 | 39,742 | -0- | 3,749 | 2,808 | 32,619 | -0- | 566 | 236 |
| 133 | 58 | 824 | 19,362 | -0- | 2,044 | 1,494 | 15,283 | 71 | 470 | 237 |
| 55 | 202 | 825 | 12,409 | -0- | 989 | 488 | 10,692 | -0- | 240 | 238 |
| 306 | 742 | 2,048 | 54,969 | -0- | 4,199 | 2,888 | 45,880 | 1,315 | 687 | 239 |
| 270 | 900 | 2,303 | 59,207 | -0- | 4,647 | 3,973 | 49,248 | 333 | 1,006 | 240 |
| 154 | 709 | 1,580 | 28,647 | -0- | 2,108 | 2,552 | 22,640 | 600 | 747 | 241 |
| 279 | 193 | 1,105 | 29,507 | -0- | 2,504 | 2,320 | 23,108 | 1,000 | 575 | 242 |
| 42 | 71 | 346 | 6,528 | -0- | 828 | 555 | 4,938 | 50 | 157 | 243 |
| 207 | 833 | 1,723 | 38,272 | -0- | 2,637 | 3,248 | 31,691 | -0- | 696 | 244 |
| 721 | 403 | 2,129 | 23,771 | -0- | 1,614 | 1,980 | 19,770 | 44 | 363 | 245 |
| 123 | 171 | 971 | 18,729 | 60 | 1,047 | 1,572 | 15,761 | 132 | 157 | 246 |
| 213 | 645 | 1,952 | 39,161 | -0- | 3,378 | 2,910 | 32,129 | -0- | 744 | 247 |
| 445 | 438 | 1,292 | 47,326 | -0- | 2,892 | 5,965 | 37,897 | -0- | 572 | 248 |
| 295 | 877 | 1,118 | 78,321 | -0- | 7,786 | 8,109 | 62,229 | 197 | -0- | 249 |
| 759 | 151 | 1,331 | 32,610 | -0- | 2,019 | 2,562 | 27,484 | -0- | 545 | 250 |
| 134 | 133 | 662 | 21,469 | -0- | 2,469 | 2,029 | 16,482 | -0- | 489 | 251 |
| 51 | 104 | 591 | 23,672 | -0- | 2,821 | 2,145 | 18,309 | -0- | 397 | 252 |
| 209 | 70 | 1,011 | 32,191 | -0- | 4,594 | 2,238 | 24,657 | -0- | 702 | 253 |
| 224 | 587 | 1,428 | 49,142 | -0- | 4,115 | 4,620 | 39,502 | 33 | 872 | 254 |
| 408 | 145 | 1,458 | 22,023 | -0- | 1,286 | 1,419 | 18,798 | -0- | 520 | 255 |
| 227 | 454 | 764 | 23,397 | -0- | 1,628 | 1,369 | 20,171 | 10 | 219 | 256 |
| 3 | 344 | 830 | 22,205 | -0- | 1,884 | 1,245 | 18,693 | -0- | 383 | 257 |
| 77 | 58 | 866 | 16,770 | -0- | 1,469 | 1,182 | 13,781 | -0- | 338 | 258 |
| 297 | 103 | 963 | 36,196 | -0- | 3,756 | 1,966 | 29,759 | 193 | 522 | 259 |
| 75 | 115 | 556 | 19,886 | -0- | 1,606 | 1,497 | 15,866 | 630 | 287 | 260 |

# SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

| Guide No. | Location | Name of Bank | Cash and Due from Banks | U.S. Securities Direct and Guaranteed | Other Bonds and Securities (Including Stock in Federal Reserve Bank) | Loans (Including Excess Funds Sold and Overdrafts) |
|---|---|---|---|---|---|---|
| 261 | Larchwood | Security Savings Bank | 1,270 | 6,094 | 1,976 | 10,998 |
| 262 | Latimer | Latimer Bank & Trust | 1,643 | 3,598 | 960 | 15,900 |
| 263 | Laurens | Laurens State Bank | 818 | 7,140 | 4,505 | 27,088 |
| 264 | Lawler | State Bank of Lawler | 2,224 | 17,167 | 3,554 | 15,873 |
| 265 | LeClaire | LeClaire State Bank | 698 | 11,005 | 2,470 | 5,018 |
| 266 | Ledyard | State Bank of Ledyard | 712 | 3,851 | 987 | 11,441 |
| 267 | Leighton | Farmers Savings Bank | 497 | 4,786 | 1,484 | 8,069 |
| 268 | Le Mars | Le Mars Savings Bank | 2,573 | 22,512 | 12,352 | 32,281 |
| 269 | Leon | The Decatur County State Bank | 3,186 | 6,830 | 1,495 | 20,211 |
| 270 | Libertyville | Libertyville Savings Bank | 361 | 6,636 | 3,313 | 8,184 |
| 271 | Lime Springs | Exchange State Bank | 158 | 1,100 | 1,225 | 5,181 |
| 272 | Lisbon | Lisbon Bank and Trust Company | 541 | 1,197 | 140 | 7,532 |
| 273 | Lohrville | Lohrville Savings Bank | 385 | 6,153 | 1,657 | 4,367 |
| 274 | Lone Tree | Farmers & Merchants Savings Bank | 912 | 9,735 | 1,390 | 22,425 |
| 275 | Lowden | American Trust and Savings Bank | 514 | 6,383 | 4,136 | 13,490 |
| 276 | Luana | Luana Savings Bank | 479 | 8,276 | 603 | 12,477 |
| 277 | Lucas | Farmers and Miners State Bank | 267 | 1,861 | -0- | 105 |
| 278 | Lynnville | First State Bank | 549 | 5,232 | 781 | 8,663 |
| 279 | Madrid | City State Bank | 1,346 | 5,733 | 1,274 | 10,573 |
| 280 | Malvern | Malvern Trust & Savings Bank | 558 | 3,500 | 4,140 | 10,763 |
| 281 | Manchester | Farmers & Merchants Savings Bank | 909 | 7,424 | 2,035 | 18,614 |
| 282 | Manchester | First State Bank | 1,950 | 11,708 | 2,637 | 28,450 |
| 283 | Manly | First State Bank | 984 | 9,450 | 3,671 | 14,525 |
| 284 | Manning | Manning Trust and Savings Bank | 211 | 1,864 | 356 | 5,284 |
| 285 | Manson | Manson State Bank | 624 | 5,697 | 2,631 | 9,424 |
| 286 | Mapleton | First State Bank of Mapleton | 987 | 7,010 | 991 | 12,331 |
| 287 | Mapleton | Mapleton Trust & Savings Bank | 756 | 15,528 | 5,143 | 11,039 |
| 288 | Maquokota | Hawkeye Bank and Trust | 3,505 | 8,498 | 2,160 | 53,960 |
| 289 | Maquokota | Maquokota State Bank | 3,553 | 24,051 | 9,801 | 48,233 |
| 290 | Marathon | The Citizens State Bank | 508 | 3,825 | -0- | 2,305 |
| 291 | Marcus | Farmers State Bank | 799 | 9,864 | 1,317 | 11,694 |
| 292 | Marengo | First Interstate Bank of Marengo | 748 | 13,191 | 3,274 | 18,758 |
| 293 | Marion | Farmers State Bank | 4,640 | 36,975 | 9,687 | 69,354 |
| 294 | Marshalltown | Brenton Bank and Trust Company | 2,331 | 22,172 | 3,769 | 56,467 |
| 295 | Marshalltown | Commercial State Bank | 4,405 | 9,080 | 1,992 | 44,530 |
| 296 | Marshalltown | Security Savings Bank | 24,665 | 28,920 | 19,445 | 75,455 |
| 297 | Martelle | Farmers Savings Bank | 713 | 4,862 | 409 | 3,756 |
| 298 | Mason City | First Interstate Bank of Mason City | 6,731 | 20,069 | 1,368 | 88,385 |
| 299 | Mason City | Hawkeye Bank and Trust of Mason City | 1,853 | 1,514 | 2,013 | 17,275 |
| 300 | Maxwell | Maxwell State Bank | 323 | 5,076 | 117 | 5,275 |
| 301 | Maynard | Maynard Savings Bank | 559 | 6,816 | 440 | 6,002 |
| 302 | McGregor | First State Savings Bank | 644 | 2,090 | 100 | 4,784 |
| 303 | Mechanicsville | Mechanicsville Trust and Savings Bank | 526 | 4,225 | 723 | 15,874 |
| 304 | Mediapolis | Mediapolis Savings Bank | 1,280 | 18,868 | 4,344 | 12,744 |
| 305 | Melbourne | Melbourne Savings Bank | 488 | 4,998 | 524 | 13,789 |
| 306 | Melvin | Melvin Savings Bank | 613 | 4,832 | 2,779 | 7,820 |
| 307 | Merrill | Farmers State Bank | 1,003 | 7,644 | 1,007 | 5,342 |
| 308 | Miles | Miles Savings Bank | 991 | 6,322 | 474 | 8,417 |
| 309 | Milford | Dickinson County Savings Bank | 1,055 | 5,780 | 1,084 | 13,717 |
| 310 | Mineola | Mineola State Bank | 134 | 1,307 | 215 | 3,227 |
| 311 | Mingo | Mingo Trust & Savings Bank | 415 | 1,466 | 242 | 9,497 |
| 312 | Missouri Valley | Peoples State Bank | 768 | 8,288 | 784 | 10,990 |
| 313 | Mitchellville | Farmers Savings Bank | 1,024 | 7,991 | 815 | 7,645 |
| 314 | Mondamin | Mondamin Savings Bank | 385 | 2,819 | 13 | 2,456 |
| 315 | Monona | Union State Bank | 579 | 10,818 | 3,468 | 9,350 |
| 316 | Monroe | Monroe State Bank | 1,281 | 4,341 | 349 | 3,861 |
| 317 | Montezuma | Montezuma State Bank | 702 | 3,395 | 4,954 | 13,380 |
| 318 | Montezuma | Peoples Savings Bank | 1,678 | 4,606 | 1,377 | 9,405 |
| 319 | Monticello | Monticello State Bank | 2,778 | 44,390 | 29,176 | 77,778 |
| 320 | Moorhead | Moorhead State Bank | 238 | 1,332 | 286 | 5,093 |
| 321 | Mount Auburn | Mount Auburn Savings Bank | 503 | 5,169 | 333 | 2,383 |
| 322 | Mount Ayr | Hawkeye Bank & Trust | 924 | 11,207 | 4,582 | 30,730 |
| 323 | Mount Pleasant | Hawkeye Bank and Trust | 5,393 | 3,343 | 150 | 18,981 |
| 324 | Mount Pleasant | Henry County Savings Bank | 3,518 | 24,998 | 5,217 | 36,303 |
| 325 | Mount Vernon | Mount Vernon Bank & Trust Company | 1,568 | 9,812 | 2,219 | 14,985 |

# SHOWING CONDITIONS AS OF JUNE 30, 1985

| Valuation Reserves (Shown as a Deduction from Loan and Asset Totals) | Real & Personal Property for Bank Use | Other Assets | Totals | Capital Notes and Debentures | Equity Capital | Non-interest Bearing Deposits | Interest-Bearing Deposits | Borrowed Money | Other Liabilities | Guide No. |
|---|---|---|---|---|---|---|---|---|---|---|
| 58 | 462 | 1,046 | 21,788 | -0- | 2,336 | 1,599 | 17,461 | 33 | 359 | 261 |
| 303 | 170 | 1,024 | 22,992 | -0- | 1,525 | 1,647 | 19,065 | 459 | 296 | 262 |
| 169 | 210 | 1,834 | 41,426 | -0- | 3,982 | 2,147 | 32,929 | 1,387 | 981 | 263 |
| 155 | 70 | 1,108 | 39,846 | -0- | 3,092 | 1,511 | 34,119 | 537 | 587 | 264 |
| 39 | 197 | 490 | 19,839 | -0- | 2,027 | 1,263 | 14,509 | 1,850 | 190 | 265 |
| 87 | 111 | 507 | 17,522 | -0- | 1,702 | 1,083 | 14,380 | -0- | 357 | 266 |
| 148 | 72 | 282 | 15,042 | -0- | 1,721 | 893 | 12,191 | -0- | 237 | 267 |
| 634 | 399 | 1,760 | 71,243 | -0- | 10,021 | 6,583 | 53,455 | -0- | 1,184 | 268 |
| 321 | 155 | 1,492 | 33,048 | -0- | 2,332 | 3,378 | 27,095 | -0- | 243 | 269 |
| 57 | 162 | 543 | 19,142 | -0- | 1,767 | 1,081 | 15,938 | -0- | 356 | 270 |
| 53 | 196 | 361 | 8,168 | -0- | 671 | 592 | 6,331 | 475 | 99 | 271 |
| 48 | 146 | 481 | 9,989 | -0- | 720 | 1,034 | 7,730 | 355 | 150 | 272 |
| 43 | 7 | 336 | 12,862 | -0- | 2,511 | 1,235 | 8,892 | 15 | 209 | 273 |
| 66 | 385 | 884 | 35,665 | -0- | 3,497 | 2,742 | 28,747 | 37 | 642 | 274 |
| 32 | 147 | 1,404 | 26,042 | -0- | 2,637 | 1,111 | 21,635 | 54 | 605 | 275 |
| 156 | 59 | 531 | 22,269 | -0- | 2,385 | 1,227 | 18,242 | 28 | 387 | 276 |
| 5 | -0- | 9 | 2,237 | -0- | 484 | 648 | 1,076 | -0- | 29 | 277 |
| 70 | 237 | 536 | 15,928 | -0- | 1,758 | 1,271 | 12,521 | -0- | 378 | 278 |
| 381 | 66 | 943 | 19,554 | -0- | 2,178 | 1,502 | 15,475 | 56 | 343 | 279 |
| 59 | 191 | 663 | 19,756 | -0- | 3,380 | 1,817 | 14,192 | -0- | 367 | 280 |
| 171 | 402 | 2,174 | 31,387 | -0- | 2,738 | 2,311 | 25,492 | 360 | 486 | 281 |
| 211 | 724 | 1,536 | 46,794 | -0- | 4,356 | 4,031 | 37,347 | 150 | 910 | 282 |
| 86 | 322 | 1,552 | 30,382 | -0- | 2,386 | 1,882 | 25,176 | 650 | 288 | 283 |
| 108 | 9 | 572 | 8,188 | -0- | 749 | 807 | 6,537 | -0- | 95 | 284 |
| 115 | 124 | 451 | 18,836 | -0- | 2,433 | 2,133 | 14,034 | -0- | 236 | 285 |
| 196 | 318 | 1,249 | 22,690 | -0- | 1,564 | 2,041 | 18,451 | 41 | 593 | 286 |
| 132 | 190 | 903 | 33,427 | -0- | 3,797 | 2,099 | 27,051 | -0- | 480 | 287 |
| 430 | 1,455 | 3,218 | 72,366 | 365 | 5,755 | 4,220 | 59,979 | 255 | 1,792 | 288 |
| 233 | 826 | 2,895 | 89,126 | 832 | 7,827 | 5,016 | 70,688 | 2,746 | 2,017 | 289 |
| 2 | 106 | 154 | 6,896 | -0- | 1,185 | 645 | 4,957 | -0- | 109 | 290 |
| 124 | 78 | 610 | 24,238 | -0- | 2,397 | 1,874 | 19,470 | 76 | 421 | 291 |
| 160 | 145 | 1,271 | 37,227 | -0- | 3,299 | 2,296 | 31,025 | -0- | 607 | 292 |
| 462 | 1,685 | 3,544 | 125,423 | -0- | 9,111 | 12,369 | 99,923 | 2,324 | 1,696 | 293 |
| 251 | 1,575 | 3,709 | 89,772 | -0- | 6,983 | 9,395 | 70,811 | 893 | 1,690 | 294 |
| 452 | 1,489 | 1,627 | 62,671 | -0- | 4,463 | 7,972 | 49,189 | -0- | 1,047 | 295 |
| 726 | 1,667 | 3,168 | 152,594 | -0- | 13,237 | 12,692 | 113,802 | 10,841 | 2,022 | 296 |
| 40 | 41 | 217 | 9,958 | -0- | 1,266 | 305 | 8,192 | 11 | 184 | 297 |
| 935 | 3,286 | 4,476 | 123,380 | -0- | 9,747 | 13,919 | 93,033 | 3,442 | 3,239 | 298 |
| 232 | 561 | 488 | 23,472 | -0- | 1,635 | 3,324 | 18,346 | -0- | 167 | 299 |
| 48 | 329 | 173 | 11,245 | -0- | 992 | 614 | 9,166 | 325 | 148 | 300 |
| 52 | 24 | 280 | 14,069 | -0- | 1,436 | 1,108 | 11,303 | -0- | 222 | 301 |
| 52 | 24 | 457 | 8,047 | -0- | 689 | 1,623 | 5,617 | -0- | 118 | 302 |
| 158 | 441 | 781 | 22,412 | -0- | 1,895 | 1,173 | 18,800 | 129 | 415 | 303 |
| 123 | 63 | 934 | 38,110 | -0- | 4,502 | 3,395 | 29,267 | 241 | 705 | 304 |
| 100 | 81 | 820 | 20,600 | -0- | 2,002 | 1,854 | 15,672 | 760 | 312 | 305 |
| 87 | 92 | 415 | 16,464 | -0- | 2,983 | 1,122 | 12,106 | -0- | 253 | 306 |
| 12 | 161 | 340 | 15,485 | -0- | 2,256 | 2,903 | 9,981 | -0- | 345 | 307 |
| 108 | 218 | 403 | 16,717 | -0- | 1,299 | 1,724 | 12,975 | 400 | 319 | 308 |
| 16 | 341 | 861 | 22,822 | -0- | 1,626 | 2,253 | 18,715 | -0- | 228 | 309 |
| 8 | 8 | 322 | 5,205 | -0- | 232 | 546 | 4,382 | -0- | 45 | 310 |
| 51 | 264 | 449 | 12,282 | -0- | 924 | 1,126 | 10,104 | -0- | 128 | 311 |
| 252 | 457 | 666 | 21,701 | -0- | 2,092 | 1,627 | 17,321 | 248 | 413 | 312 |
| 41 | 391 | 571 | 18,396 | -0- | 1,529 | 2,024 | 14,334 | 171 | 338 | 313 |
| 108 | 118 | 116 | 5,799 | -0- | 514 | 679 | 4,520 | -0- | 86 | 314 |
| 108 | 160 | 610 | 24,877 | -0- | 2,717 | 2,054 | 19,370 | 240 | 496 | 315 |
| 24 | 31 | 192 | 10,031 | -0- | 1,104 | 1,424 | 7,387 | -0- | 116 | 316 |
| 48 | 31 | 644 | 23,058 | -0- | 2,662 | 1,626 | 18,260 | -0- | 510 | 317 |
| 53 | 139 | 353 | 17,505 | -0- | 1,793 | 2,534 | 12,882 | -0- | 296 | 318 |
| 562 | 628 | 4,395 | 158,583 | -0- | 20,446 | 7,829 | 126,742 | 567 | 2,999 | 319 |
| 68 | 58 | 259 | 7,198 | -0- | 1,005 | 585 | 5,446 | 24 | 138 | 320 |
| 30 | 77 | 241 | 8,676 | -0- | 927 | 785 | 6,775 | -0- | 189 | 321 |
| 331 | 645 | 1,703 | 49,460 | -0- | 3,845 | 3,623 | 41,020 | -0- | 972 | 322 |
| 336 | 417 | 715 | 28,663 | -0- | 2,244 | 4,940 | 20,847 | -0- | 632 | 323 |
| 372 | 821 | 1,977 | 72,462 | -0- | 5,156 | 5,965 | 60,338 | -0- | 1,003 | 324 |
| 78 | 287 | 558 | 29,351 | -0- | 2,540 | 2,597 | 23,757 | -0- | 457 | 325 |

# SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

| Guide No. | Location | Name of Bank | Cash and Due from Banks | U.S. Securities Direct and Guaranteed | Other *Bonds and* Securities (Including Stock in Federal Reserve Bank) | Loans (Including Excess Funds Sold and Overdrafts) |
|---|---|---|---|---|---|---|
| 326 | Moville | First Trust and Savings Bank | 1,678 | 15,503 | 1,710 | 9,657 |
| 327 | Muscatine | Central State Bank | 10,069 | 61,257 | 21,036 | 55,673 |
| 328 | Nashua | First Nashua State Bank | 761 | 16,341 | 1,211 | 10,961 |
| 329 | Neola | Farmers & Merchants State Bank | 878 | 7,484 | 3,445 | 9,709 |
| 330 | Nevada | State Bank & Trust Company | 2,857 | 9,428 | 12,765 | 18,490 |
| 331 | New Albin | New Albin Savings Bank | 403 | 7,233 | 1,482 | 8,342 |
| 332 | New Hampton | Security State Bank | 806 | 22,434 | 2,428 | 13,903 |
| 333 | New Sharon | Taintor Savings Bank | 570 | 6,177 | 2,324 | 12,084 |
| 334 | New Vienna | New Vienna Savings Bank | 520 | 5,683 | 864 | 6,414 |
| 335 | Newton | Jasper County Savings Bank | 6,665 | 14,141 | 4,624 | 78,950 |
| 336 | Nora Springs | First State Bank | 602 | 5,491 | 1,971 | 8,724 |
| 337 | North English | Farmers Savings Bank | 237 | 4,056 | 285 | 5,002 |
| 338 | Northwood | Northwood State Bank | 1,129 | 4,869 | 1,381 | 25,046 |
| 339 | Norwalk | Norwalk-Cumming State Bank | 776 | 4,444 | 1,683 | 4,858 |
| 340 | Norway | Benton County Savings Bank | 559 | 2,787 | 253 | 5,964 |
| 341 | Oakland | Citizens State Bank | 800 | 5,780 | 3,903 | 13,936 |
| 342 | Oakland | Oakland State Bank | 539 | 12,192 | 677 | 5,589 |
| 343 | Ocheyedan | Ocheyedan Savings Bank | 551 | 4,577 | 1,384 | 6,577 |
| 344 | Odebolt | Odebolt State Bank | 294 | 8,689 | 17 | 1,864 |
| 345 | Odebolt | Peoples Savings Bank | 1,673 | 4,462 | -0- | 6,243 |
| 346 | Oelwein | Oelwein State Bank | 2,103 | 20,737 | 6,860 | 30,333 |
| 347 | Ogden | City State Bank | 682 | 19,137 | 5,209 | 8,625 |
| 348 | Onawa | Onawa State Bank | 2,332 | 8,939 | 1,808 | 26,049 |
| 349 | Onawa | State Savings Bank | 410 | 582 | 1,415 | 4,080 |
| 350 | Onslow | Onslow Savings Bank | 720 | 5,534 | 391 | 2,764 |
| 351 | Orange City | Northwestern State Bank of Orange City | 1,851 | 12,631 | 4,758 | 35,792 |
| 352 | Orange City | Sioux County State Bank | 915 | 6,227 | 1,060 | 7,508 |
| 353 | Osage | The Home Trust & Savings Bank | 764 | 32,383 | 4,448 | 10,034 |
| 354 | Osceola | Clarke County State Bank | 1,570 | 23,255 | 6,788 | 26,538 |
| 355 | Osceola | Osceola State Bank & Trust Company | 595 | 1,250 | 78 | 8,770 |
| 356 | Oskaloosa | Iowa Trust & Savings Bank | 3,521 | 18,377 | 668 | 38,883 |
| 357 | Oskaloosa | Mahaska State Bank | 3,527 | 28,556 | 5,072 | 45,381 |
| 358 | Ossian | The Ossian State Bank | 1,082 | 4,813 | 2,994 | 4,216 |
| 359 | Ottumwa | South Ottumwa Savings Bank | 3,935 | 36,350 | 10,569 | 30,911 |
| 360 | Ottumwa | Union Bank and Trust Company | 7,845 | 44,272 | 21,049 | 69,897 |
| 361 | Oxford | First Trust and Savings Bank | 593 | 2,006 | 2,399 | 8,519 |
| 362 | Packwood | Farmers Savings Bank | 727 | 3,038 | 230 | 3,667 |
| 363 | Palmer | Palmer State Bank | 1,674 | 5,274 | 1,535 | 2,611 |
| 364 | Palo | Palo Savings Bank | 767 | 1,917 | 756 | 6,456 |
| 365 | Panora | Panora State Bank | 391 | 4,363 | 175 | 7,187 |
| 366 | Parkersburg | Parkersburg State Bank | 1,254 | 8,280 | 3,533 | 13,756 |
| 367 | Paton | Community State Bank | 1,084 | 10,210 | 440 | 6,779 |
| 368 | Pella | Marion County State Bank | 1,509 | 25,486 | 5,650 | 29,042 |
| 369 | Perry | Perry State Bank | 2,622 | 26,313 | 1,486 | 31,579 |
| 370 | Persia | Home Savings Bank | 193 | 2,546 | -0- | 1,787 |
| 371 | Pierson | Farmers Savings Bank | 280 | 9,956 | 232 | 4,349 |
| 372 | Pilot Grove | Pilot Grove Savings Bank | 1,581 | 13,023 | 3,042 | 33,501 |
| 373 | Pisgah | Pisgah Savings Bank | 325 | 552 | 204 | 6,314 |
| 374 | Plainfield | Farmers State Bank | 439 | 2,765 | 620 | 7,808 |
| 375 | Pleasantville | Pleasantville State Bank | 496 | 6,946 | 1,586 | 6,469 |
| 376 | Pocahontas | Commercial State Bank | 1,428 | 2,487 | 5,870 | 34,375 |
| 377 | Pocahontas | Pocahontas State Bank | 727 | 6,663 | 3,149 | 13,297 |
| 378 | Polk City | Polk City Savings Bank | 579 | 4,650 | 231 | 5,034 |
| 379 | Pomeroy | Pomeroy State Bank | 448 | 4,973 | 320 | 7,885 |
| 380 | Portsmouth | State Bank of Portsmouth | 379 | 8,927 | 1,262 | 9,219 |
| 381 | Postville | Citizens State Bank | 1,117 | 7,166 | 1,006 | 15,309 |
| 382 | Postville | Postville State Bank | 500 | 17,146 | 1,418 | 6,115 |
| 383 | Preston | Farmers Savings Bank | 375 | 4,466 | 770 | 11,463 |
| 384 | Primghar | Primghar Savings Bank | 701 | 3,329 | 299 | 8,416 |
| 385 | Princeton | Farmers Savings Bank | 490 | 7,716 | 944 | 5,549 |
| 386 | Protivin | Bohemian Savings Bank | 357 | 800 | 1,737 | 4,419 |
| 387 | Radcliffe | Security State Bank | 581 | 6,013 | 73 | 6,611 |
| 388 | Rake | State Savings Bank | 896 | 1,980 | 28 | 6,864 |
| 389 | Randolph | Randolph State Bank | 1,369 | 5,232 | 551 | 12,652 |
| 390 | Readlyn | Readlyn Savings Bank | 694 | 5,449 | 2,158 | 8,518 |

# SHOWING CONDITIONS AS OF JUNE 30, 1985

| Valuation Reserves (Shown as a Deduction from Loan and Asset Totals) | Real & Personal Property for Bank Use | Other Assets | Totals | Capital Notes and Debentures | Equity Capital | Non-interest Bearing Deposits | Interest-Bearing Deposits | Borrowed Money | Other Liabilities | Guide No. |
|---|---|---|---|---|---|---|---|---|---|---|
| 244 | 134 | 697 | 29,135 | -0- | 4,034 | 2,657 | 21,759 | 50 | 635 | 326 |
| 425 | 871 | 2,841 | 151,322 | -0- | 16,259 | 15,747 | 115,036 | 2,166 | 2,114 | 327 |
| 188 | 23 | 685 | 29,794 | -0- | 3,228 | 5,443 | 20,600 | -0- | 523 | 328 |
| 47 | 168 | 642 | 22,279 | -0- | 3,050 | 1,898 | 16,935 | 26 | 370 | 329 |
| 128 | 107 | 1,347 | 44,866 | -0- | 5,800 | 4,324 | 33,954 | 313 | 475 | 330 |
| 135 | 53 | 538 | 17,916 | -0- | 1,834 | 1,049 | 14,567 | -0- | 466 | 331 |
| 142 | 180 | 1,131 | 40,740 | -0- | 3,437 | 3,227 | 33,283 | -0- | 793 | 332 |
| 143 | 103 | 1,084 | 22,199 | -0- | 2,114 | 1,704 | 17,977 | -0- | 404 | 333 |
| 116 | 45 | 297 | 13,707 | -0- | 1,[illegible]0 | 955 | 10,880 | 85 | 257 | 334 |
| 571 | 1,475 | 2,246 | 107,530 | -0- | 8,212 | 11,877 | 85,304 | 120 | 2,017 | 335 |
| 89 | 100 | 674 | 17,473 | -0- | 1,608 | 1,409 | 14,142 | -0- | 314 | 336 |
| 55 | 64 | 425 | 10,014 | -0- | 719 | 1,135 | 7,663 | 340 | 157 | 337 |
| 319 | 300 | 1,369 | 33,775 | -0- | 3,268 | 2,255 | 27,551 | -0- | 701 | 338 |
| 61 | 92 | 298 | 12,090 | -0- | 1,590 | 3,003 | 7,351 | -0- | 146 | 339 |
| 53 | 59 | 403 | 9,972 | -0- | 726 | 849 | 8,218 | -0- | 179 | 340 |
| 608 | 209 | 1,018 | 25,038 | -0- | 2,108 | 1,795 | 20,406 | 400 | 329 | 341 |
| 23 | 232 | 866 | 20,072 | -0- | 1,468 | 1,112 | 16,727 | 421 | 344 | 342 |
| 97 | 58 | 425 | 13,475 | -0- | 1,399 | 998 | 10,783 | -0- | 295 | 343 |
| 31 | -0- | 540 | 11,373 | -0- | 2,083 | 1,006 | 8,010 | -0- | 274 | 344 |
| 29 | 104 | 322 | 12,775 | -0- | 899 | 952 | 10,799 | -0- | 125 | 345 |
| 515 | 414 | 2,168 | 62,100 | -0- | 5,275 | 4,786 | 50,629 | 394 | 1,016 | 346 |
| 104 | 762 | 1,326 | 35,637 | -0- | 4,070 | 2,094 | 28,906 | 63 | 504 | 347 |
| 371 | 263 | 2,441 | 41,461 | -0- | 2,917 | 3,481 | 33,992 | 202 | 869 | 348 |
| 18 | 254 | 314 | 7,037 | -0- | 601 | 881 | 5,416 | 0- | 139 | 349 |
| 34 | 2 | 296 | 9,673 | -0- | 1,349 | 307 | 7,807 | 3 | 207 | 350 |
| 887 | 1,165 | 2,930 | 58,240 | -0- | 4,410 | 3,906 | 48,621 | 542 | 761 | 351 |
| 49 | 292 | 700 | 16,653 | -0- | 1,483 | 1,419 | 13,382 | 87 | 282 | 352 |
| 74 | 81 | 1,655 | 49,291 | -0- | 5,501 | 2,376 | 40,250 | 441 | 723 | 353 |
| 373 | 535 | 2,471 | 60,784 | -0- | 5,004 | 6,279 | 48,971 | -0- | 530 | 354 |
| 75 | 240 | 582 | 11,440 | -0- | 975 | 1,420 | 8,620 | 283 | 142 | 355 |
| 923 | 973 | 2,541 | 64,040 | -0- | 5,047 | 5,757 | 51,780 | 226 | 1,230 | 356 |
| 442 | 1,421 | 3,498 | 87,013 | -0- | 6,640 | 6,959 | 69,908 | 2,355 | 1,151 | 357 |
| -0- | 15 | 376 | 13,496 | -0- | 1,848 | 1,145 | 10,273 | -0- | 230 | 358 |
| 305 | 517 | 1,741 | 83,718 | -0- | 7,962 | 5,480 | 69,106 | 112 | 1,058 | 359 |
| 660 | 1,721 | 5,759 | 149,883 | -0- | 11,894 | 16,525 | 117,566 | 1,489 | 2,409 | 360 |
| 35 | 83 | 306 | 13,871 | -0- | 1,697 | 958 | 11,026 | -0- | 190 | 361 |
| 25 | 142 | 333 | 8,112 | -0- | 659 | 1,001 | 6,301 | -0- | 151 | 362 |
| 36 | 9 | 276 | 11,343 | -0- | 2,262 | 784 | 8,115 | -0- | 182 | 363 |
| 12 | 155 | 298 | 10,337 | -0- | 818 | 1,337 | 8,008 | -0- | 174 | 364 |
| 184 | 249 | 519 | 12,700 | -0- | 886 | 1,373 | 10,127 | 11 | 303 | 365 |
| 5 | 213 | 2,108 | 29,139 | -0- | 2,536 | 2,662 | 22,961 | 603 | 377 | 366 |
| 13 | 52 | 537 | 19,089 | -0- | 1,629 | 780 | 16,020 | 250 | 410 | 367 |
| 204 | 217 | 1,188 | 62,888 | -0- | 6,111 | 4,405 | 51,133 | 388 | 851 | 368 |
| 83 | 878 | 1,838 | 64,633 | -0- | 5,125 | 4,702 | 54,107 | -0- | 699 | 369 |
| 47 | 12 | 139 | 4,630 | -0- | 433 | 562 | 3,535 | -0- | 100 | 370 |
| 269 | 51 | 680 | 15,279 | -0- | 1,860 | 1,056 | 11,472 | 200 | 691 | 371 |
| 316 | 954 | 1,961 | 53,746 | -0- | 4,298 | 4,318 | 44,015 | 300 | 815 | 372 |
| 20 | 23 | 384 | 7,782 | -0- | 783 | 496 | 6,199 | 225 | 79 | 373 |
| 55 | 64 | 457 | 12,098 | -0- | 1,308 | 1,082 | 9,327 | 250 | 131 | 374 |
| 17 | 142 | 398 | 16,020 | -0- | 1,777 | 1,310 | 12,668 | 47 | 218 | 375 |
| 493 | 62 | 2,059 | 45,788 | -0- | 4,395 | 3,015 | 34,141 | 3,292 | 945 | 376 |
| 112 | 102 | 865 | 24,691 | -0- | 2,835 | 1,822 | 19,548 | 80 | 406 | 377 |
| 63 | 74 | 234 | 10,739 | -0- | 998 | 885 | 8,705 | -0- | 151 | 378 |
| 56 | 190 | 330 | 14,090 | -0- | 1,709 | 941 | 11,078 | 150 | 212 | 379 |
| 101 | 219 | 557 | 20,462 | -0- | 2,026 | 1,338 | 16,661 | 21 | 416 | 380 |
| 194 | 456 | 833 | 25,693 | -0- | 2,349 | 2,031 | 20,301 | 363 | 649 | 381 |
| 102 | 341 | 841 | 26,259 | -0- | 2,423 | 1,412 | 21,783 | 83 | 558 | 382 |
| 129 | 97 | 1,022 | 18,064 | -0- | 1,510 | 976 | 15,244 | -0- | 334 | 383 |
| 45 | 39 | 449 | 13,188 | -0- | 1,043 | 1,026 | 10,898 | -0- | 221 | 384 |
| 33 | 398 | 396 | 15,460 | -0- | 1,306 | 958 | 11,548 | 1,500 | 148 | 385 |
| 76 | 31 | 331 | 7,599 | -0- | 1,205 | 778 | 5,508 | -0- | 108 | 386 |
| 26 | 44 | 374 | 13,670 | -0- | 1,238 | 697 | 11,500 | 17 | 218 | 387 |
| 54 | 94 | 362 | 10,170 | -0- | 652 | 872 | 8,373 | -0- | 273 | 388 |
| 100 | 131 | 630 | 20,465 | -0- | 2,132 | 1,428 | 16,498 | -0- | 407 | 389 |
| 54 | 57 | 358 | 17,180 | -0- | 2,058 | 1,013 | 13,817 | -0- | 292 | 390 |

# SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

| Guide No. | Location | Name of Bank | Cash and Due from Banks | U.S. Securities Direct and Guaranteed | Other Bonds and Securities (Including Stock in Federal Reserve Bank) | Loans (Including Excess Funds Sold and Overdrafts) |
|---|---|---|---|---|---|---|
| 391 | Red Oak | Houghton State Bank | 3,162 | 4,412 | 2,444 | 55,450 |
| 392 | Reinbeck | Lincoln Savings Bank | 818 | 13,113 | 4,725 | 21,226 |
| 393 | Remsen | Farmers Savings Bank | 395 | 13,147 | 2,074 | 16,260 |
| 394 | Remsen | First Trust & Savings Bank | 793 | 11,660 | 2,993 | 12,378 |
| 395 | Ricketts | Farmers Savings Bank | 244 | 3,504 | 33 | 4,638 |
| 396 | Ridgeway | Farmers State Bank | 618 | 8,126 | 756 | 4,422 |
| 397 | Rippey | Rippey Savings Bank | 256 | 7,400 | 120 | 4,858 |
| 398 | Riverside | Peoples Trust and Savings Bank | 491 | 2,458 | 335 | 7,369 |
| 399 | Rock Rapids | Lyon County State Bank | 1,082 | 3,204 | 689 | 30,042 |
| 400 | Rock Rapids | Rock Rapids State Bank | 1,330 | 7,815 | 1,757 | 21,296 |
| 401 | Rock Valley | Peoples Bank and Trust | 1,012 | 6,013 | 866 | 10,291 |
| 402 | Rock Valley | Valley State Bank | 1,240 | 7,345 | 1,285 | 16,604 |
| 403 | Rockford | The First State Bank | 539 | 3,056 | 831 | 12,609 |
| 404 | Rockwell | Community State Bank | 606 | 5,171 | 302 | 5,605 |
| 405 | Rockwell City | Union State Bank | 358 | 8,397 | 1,530 | 11,732 |
| 406 | Roland | Roland State Bank | 131 | 3,277 | 71 | 7,466 |
| 407 | Rolfe | Rolfe State Bank | 824 | 9,535 | 2,308 | 8,381 |
| 408 | Rowley | Rowley Savings Bank | 653 | 7,602 | 3,033 | 3,053 |
| 409 | Royal | Home State Bank | 126 | 3,307 | 2,277 | 8,387 |
| 410 | Ruthven | Ruthven State Bank | 497 | 9,592 | 981 | 7,293 |
| 411 | Sac City | Citizens Savings Bank | 719 | 9,761 | 708 | 11,800 |
| 412 | Sac City | Sac City State Bank | 1,117 | 17,518 | 1,014 | 13,889 |
| 413 | St. Ansgar | St. Ansgar State Bank | 1,873 | 23,066 | 1,737 | 25,571 |
| 414 | Sanborn | Sanborn Savings Bank | 344 | 8,241 | 1,099 | 7,969 |
| 415 | Schaller | State Bank of Schaller | 306 | 5,055 | 2,020 | 5,051 |
| 416 | Schleswig | Farmers State Bank | 948 | 1,184 | 10,922 | 23,773 |
| 417 | Sergeant Bluff | Pioneer Valley Savings Bank | 1,330 | 4,363 | 1,529 | 8,403 |
| 418 | Sheffield | Sheffield Savings Bank | 940 | 4,027 | 3,498 | 15,016 |
| 419 | Shelby | Farmers Savings Bank | 950 | 3,361 | 2,109 | 12,897 |
| 420 | Sheldon | Citizens State Bank | 1,746 | 5,268 | 823 | 24,012 |
| 421 | Sheldon | Security State Bank | 4,168 | 3,542 | 6,392 | 37,573 |
| 422 | Shell Rock | Security State Bank | 399 | 2,300 | 469 | 8,481 |
| 423 | Shenandoah | The Security Trust and Savings Bank | 1,368 | 12,345 | 3,171 | 17,845 |
| 424 | Sibley | Sibley State Bank | 1,132 | 3,192 | 1,009 | 19,180 |
| 425 | Sidney | Fremont County Savings Bank | 726 | 6,297 | 2,314 | 12,909 |
| 426 | Sigourney | First Interstate Bank of Sigourney | 614 | 13,969 | 2,062 | 13,841 |
| 427 | Sigourney | Keokuk County State Bank | 847 | 9,717 | -0- | 15,015 |
| 428 | Sioux Center | American State Bank | 1,135 | 16,471 | 3,631 | 45,625 |
| 429 | Sioux City | First Interstate Bank of Sioux City | 1,977 | 5,511 | 349 | 12,304 |
| 430 | Sioux City | Hawkeye Bank & Trust | 3,429 | 3,535 | 1,833 | 18,241 |
| 431 | Sioux Rapids | First State Bank | 512 | 7,968 | 1,860 | 5,493 |
| 432 | Slater | South Story Bank & Trust | 1,841 | 5,540 | 1,481 | 11,141 |
| 433 | Sloan | Sloan State Bank | 1,156 | 2,476 | 1,224 | 7,927 |
| 434 | Soldier | Soldier Valley Savings Bank | 139 | 1,302 | 133 | 4,161 |
| 435 | Solon | Solon State Bank | 611 | 5,971 | 4,031 | 10,415 |
| 436 | Somers | Somers Savings Bank | 448 | 8,005 | 2,453 | 6,869 |
| 437 | South English | White State Bank | 739 | 7,348 | 1,235 | 5,860 |
| 438 | Spencer | Farmers Trust and Savings Bank | 2,309 | 11,254 | 6,995 | 31,704 |
| 439 | Spencer | Hawkeye Bank and Trust | 2,399 | 2,994 | 413 | 31,291 |
| 440 | Spillville | Citizens Savings Bank | 865 | 6,912 | 942 | 4,908 |
| 441 | Spirit Lake | First Bank and Trust | 1,721 | 9,160 | 4,439 | 16,574 |
| 442 | Spirit Lake | The State Bank | 935 | 8,280 | 918 | 6,948 |
| 443 | Springville | The Exchange State Bank | 726 | 4,567 | 404 | 2,267 |
| 444 | Stanhope | Farmers State Bank | 954 | 4,435 | 237 | 5,245 |
| 445 | Stanton | Security State Bank | 3,744 | 4,502 | 2,009 | 4,408 |
| 446 | State Center | Central State Bank | 770 | 7,348 | 3,326 | 11,229 |
| 447 | Storm Lake | Security Trust & Savings Bank | 2,071 | 12,446 | 2,487 | 27,519 |
| 448 | Storm Lake | The Commercial Trust and Savings Bank | 1,382 | 8,930 | 1,082 | 19,908 |
| 449 | Story City | Randall-Story State Bank | 915 | 10,779 | 1,224 | 16,795 |
| 450 | Story City | Story County Bank & Trust Company | 2,403 | 5,178 | 309 | 24,116 |
| 451 | Strawberry Point | Union Bank & Trust Company | 787 | 6,824 | 4,707 | 11,185 |
| 452 | Stuart | First State Bank | 903 | 6,730 | 614 | 20,589 |
| 453 | Sutherland | Security State Bank | 582 | 6,424 | 487 | 7,779 |
| 454 | Swea City | Swea City State Bank | 401 | 4,868 | 405 | 7,040 |
| 455 | Swisher | Swisher Trust & Savings Bank | 977 | 5,650 | 813 | 9,996 |

# SHOWING CONDITIONS AS OF JUNE 30, 1985

| Valuation Reserves (Shown as a Deduction from Loan and Asset Totals) | Real & Personal Property for Bank Use | Other Assets | Totals | Capital Notes and Deben-tures | Equity Capital | Non-interest Bearing Deposits | Interest-Bearing Deposits | Borrowed Money | Other Liabili-ties | Guide No. |
|---|---|---|---|---|---|---|---|---|---|---|
| 457 | 549 | 2,846 | 68,406 | -0- | 4,997 | 9,400 | 52,214 | 420 | 1,375 | 391 |
| 218 | 499 | 1,577 | 41,740 | -0- | 3,805 | 2,773 | 34,658 | -0- | 504 | 392 |
| 103 | 399 | 1,021 | 33,193 | -0- | 4,181 | 1,443 | 26,516 | -0- | 1,053 | 393 |
| 123 | 137 | 717 | 28,555 | -0- | 3,317 | 1,682 | 23,095 | 47 | 414 | 394 |
| 103 | 27 | 296 | 8,639 | -0- | 658 | 279 | 7,620 | -0- | 82 | 395 |
| 89 | 30 | 410 | 14,273 | -0- | 2,020 | 1,151 | 10,729 | -0- | 373 | 396 |
| 20 | 41 | 367 | 13,022 | -0- | 1,363 | 739 | 10,636 | -0- | 284 | 397 |
| 56 | 114 | 307 | 11,018 | -0- | 743 | 1,005 | 9,137 | -0- | 133 | 398 |
| 206 | 565 | 1,130 | 36,506 | -0- | 2,909 | 2,038 | 30,598 | 108 | 853 | 399 |
| 97 | 816 | 1,573 | 34,490 | -0- | 2,305 | 2,237 | 29,140 | 221 | 587 | 400 |
| 99 | 362 | 903 | 19,348 | -0- | 1,555 | 1,024 | 16,231 | 150 | 388 | 401 |
| 199 | 480 | 1,645 | 28,400 | -0- | 2,277 | 2,786 | 22,496 | 273 | 568 | 402 |
| 153 | 119 | 615 | 17,616 | -0- | 1,606 | 1,232 | 14,519 | -0- | 259 | 403 |
| 75 | 52 | 346 | 12,007 | -0- | 2,112 | 1,042 | 8,620 | 19 | 214 | 404 |
| 122 | 391 | 676 | 22,962 | -0- | 2,416 | 2,129 | 17,967 | -0- | 450 | 405 |
| 90 | 351 | 488 | 11,694 | -0- | 472 | 416 | 10,697 | -0- | 109 | 406 |
| 113 | 120 | 729 | 21,784 | -0- | 2,637 | 1,295 | 17,346 | 31 | 475 | 407 |
| 70 | 177 | 344 | 14,792 | -0- | 1,521 | 1,231 | 10,052 | 1,825 | 163 | 408 |
| 42 | 40 | 470 | 14,565 | -0- | 2,472 | 736 | 10,692 | 368 | 297 | 409 |
| 181 | 206 | 597 | 18,985 | -0- | 2,121 | 1,437 | 15,092 | -0- | 335 | 410 |
| 121 | 129 | 1,270 | 24,266 | -0- | 1,890 | 1,848 | 20,089 | 49 | 390 | 411 |
| 142 | 317 | 1,980 | 35,693 | -0- | 2,477 | 2,111 | 30,336 | -0- | 769 | 412 |
| 217 | 459 | 1,677 | 54,166 | -0- | 4,682 | 2,955 | 44,662 | 973 | 894 | 413 |
| 49 | 158 | 557 | 18,319 | -0- | 1,631 | 1,119 | 15,203 | 71 | 295 | 414 |
| 73 | 24 | 433 | 12,816 | -0- | 1,387 | 1,153 | 10,042 | 50 | 184 | 415 |
| 396 | 519 | 1,188 | 38,138 | -0- | 3,184 | 1,061 | 33,091 | 64 | 738 | 416 |
| 68 | 162 | 372 | 16,091 | -0- | 1,371 | 2,047 | 12,524 | -0- | 149 | 417 |
| 90 | 156 | 789 | 24,336 | -0- | 4,336 | 1,931 | 17,730 | -0- | 339 | 418 |
| 120 | 218 | 943 | 20,358 | -0- | 2,058 | 1,076 | 16,832 | -0- | 392 | 419 |
| 155 | 484 | 704 | 32,882 | -0- | 2,392 | 3,024 | 27,030 | -0- | 436 | 420 |
| 762 | 2,356 | 2,118 | 55,387 | -0- | 5,045 | 4,409 | 44,896 | -0- | 1,037 | 421 |
| 143 | 209 | 713 | 12,428 | -0- | 1,537 | 1,475 | 9,026 | -0- | 390 | 422 |
| 173 | 247 | 1,401 | 36,204 | -0- | 3,416 | 4,063 | 28,262 | -0- | 463 | 423 |
| 365 | 1,059 | 2,015 | 27,222 | -0- | 1,729 | 847 | 24,164 | 93 | 389 | 424 |
| 372 | 35 | 2,013 | 23,922 | -0- | 1,993 | 2,083 | 19,318 | 288 | 240 | 425 |
| 88 | 313 | 884 | 31,595 | -0- | 2,469 | 2,178 | 26,577 | -0- | 371 | 426 |
| 69 | 137 | 1,313 | 26,960 | -0- | 1,855 | 1,655 | 22,978 | 83 | 389 | 427 |
| 346 | 583 | 2,172 | 69,271 | -0- | 5,774 | 3,732 | 56,661 | 1,528 | 1,576 | 428 |
| 163 | 291 | 401 | 20,670 | -0- | 1,565 | 3,197 | 15,730 | -0- | 178 | 429 |
| 207 | 318 | 961 | 28,110 | -0- | 2,140 | 3,992 | 21,654 | -0- | 324 | 430 |
| 257 | 10 | 491 | 16,077 | -0- | 1,983 | 1,076 | 12,644 | 43 | 331 | 431 |
| 76 | 90 | 495 | 20,512 | -0- | 1,762 | 1,799 | 16,302 | 315 | 334 | 432 |
| 44 | 138 | 255 | 13,132 | -0- | 1,360 | 1,146 | 10,526 | 13 | 87 | 433 |
| 36 | 42 | 274 | 6,015 | -0- | 706 | 541 | 4,656 | -0- | 112 | 434 |
| 98 | 143 | 878 | 21,951 | -0- | 3,424 | 1,769 | 16,387 | 82 | 289 | 435 |
| 80 | 49 | 659 | 18,403 | -0- | 2,034 | 1,338 | 14,630 | -0- | 401 | 436 |
| 34 | 89 | 400 | 15,637 | -0- | 1,909 | 1,337 | 12,074 | -0- | 317 | 437 |
| 1,321 | 600 | 2,572 | 54,113 | 500 | 1,790 | 4,027 | 45,912 | 1,366 | 518 | 438 |
| 608 | 551 | 1,708 | 38,748 | -0- | 2,732 | 3,641 | 31,989 | -0- | 386 | 439 |
| 13 | 115 | 316 | 14,045 | -0- | 1,142 | 1,360 | 11,331 | -0- | 212 | 440 |
| 83 | 372 | 813 | 32,996 | -0- | 2,457 | 3,036 | 26,480 | 449 | 574 | 441 |
| 36 | 48 | 556 | 17,649 | -0- | 1,818 | 1,963 | 13,733 | -0- | 135 | 442 |
| 34 | 18 | 210 | 8,158 | -0- | 946 | 403 | 6,642 | 16 | 151 | 443 |
| 101 | 66 | 329 | 11,165 | -0- | 1,122 | 564 | 9,240 | -0- | 239 | 444 |
| 87 | 32 | 290 | 14,898 | -0- | 1,650 | 961 | 11,704 | 324 | 259 | 445 |
| 141 | 102 | 679 | 23,313 | -0- | 3,892 | 1,303 | 17,069 | 500 | 549 | 446 |
| 197 | 857 | 1,224 | 46,407 | -0- | 3,706 | 2,808 | 39,017 | -0- | 876 | 447 |
| 101 | 1,056 | 1,720 | 33,977 | -0- | 2,806 | 2,683 | 28,272 | 10 | 206 | 448 |
| 392 | 285 | 1,153 | 30,759 | -0- | 1,659 | 1,427 | 25,616 | 1,300 | 757 | 449 |
| 7 | 295 | 316 | 32,610 | -0- | 2,124 | 2,193 | 27,918 | -0- | 375 | 450 |
| 27 | 520 | 641 | 24,637 | -0- | 3,733 | 1,994 | 18,614 | -0- | 296 | 451 |
| 274 | 166 | 916 | 29,644 | -0- | 2,529 | 2,301 | 24,495 | -0- | 319 | 452 |
| 77 | 228 | 462 | 15,885 | -0- | 1,501 | 1,168 | 12,977 | -0- | 239 | 453 |
| 65 | 153 | 436 | 13,238 | -0- | 1,158 | 785 | 9,890 | 1,100 | 305 | 454 |
| 39 | 126 | 365 | 17,888 | -0- | 1,857 | 1,568 | 14,200 | -0- | 263 | 455 |

# SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

| Guide No. | Location | Name of Bank | Cash and Due from Banks | U.S. Securities Direct and Guaranteed | Other Bonds and Securities (Including Stock in Federal Reserve Bank) | Loans (Including Excess Funds Sold and Overdrafts) |
|---|---|---|---|---|---|---|
| 456 | Tabor | First State Bank | 316 | 2,333 | 708 | 9,554 |
| 457 | Tama | Tama State Bank | 1,277 | 12,187 | 1,970 | 17,141 |
| 458 | Teeds Grove | Teeds Grove Savings Bank | 520 | 3,905 | 636 | 8,955 |
| 459 | Templeton | Templeton Savings Bank | 277 | 5,354 | 2,465 | 10,767 |
| 460 | Thompson | Peoples State Bank | 513 | 89 | -0- | 2,414 |
| 461 | Thornton | The First State Bank of Thornton | 954 | 6,498 | 2,816 | 11,366 |
| 462 | Tipton | Tipton State Bank | 4,809 | 14,349 | 2,881 | 23,331 |
| 463 | Titonka | Titonka Savings Bank | 1,037 | 17,875 | 2,212 | 14,398 |
| 464 | Toledo | The State Bank of Toledo | 2,302 | 25,798 | 3,300 | 12,068 |
| 465 | Traer | Farmers Savings Bank | 3,471 | 19,802 | 5,325 | 14,913 |
| 466 | Traer | First Community Bank and Trust | 6,344 | 2,995 | 3,892 | 14,449 |
| 467 | Treynor | Treynor State Bank | 1,312 | 2,811 | 1,566 | 10,985 |
| 468 | Tripoli | American Savings Bank | 735 | 11,319 | 1,473 | 6,041 |
| 469 | Urbandale | Brenton Bank and Trust Company | 3,154 | 6,177 | 371 | 31,137 |
| 470 | Urbandale | First Interstate Bank of Urbandale | 4,446 | 23,092 | 3,680 | 80,200 |
| 471 | Ute | Ute State Bank | 287 | 3,057 | 1,267 | 4,074 |
| 472 | Van Horne | Van Horne Savings Bank | 400 | 8,031 | 1,343 | 5,210 |
| 473 | Victor | Farmers Savings Bank | 746 | 9,651 | -0- | 7,472 |
| 474 | Victor | Victor State Bank | 333 | 1,273 | 2,675 | 6,036 |
| 475 | Vincent | Farmers Savings Bank | 471 | 3,993 | 189 | 2,498 |
| 476 | Vinton | Brenton Bank and Trust Company of Vinton | 1,275 | 8,994 | 981 | 18,569 |
| 477 | Vinton | State Bank of Vinton | 3,011 | 8,317 | 766 | 30,354 |
| 478 | Walcott | Walcott Trust & Savings Bank | 1,008 | 6,977 | 4,927 | 17,411 |
| 479 | Walford | Farmers Savings Bank | 632 | 4,267 | 815 | 9,229 |
| 480 | Walker | Walker State Bank | 473 | 3,812 | 662 | 4,337 |
| 481 | Wall Lake | Wall Lake Savings Bank | 1,312 | 19,228 | 4,242 | 15,093 |
| 482 | Walnut | The Walnut State Bank | 486 | 9,893 | -0- | 5,618 |
| 483 | Wapello | State Bank of Wapello | 863 | 9,196 | 598 | 11,853 |
| 484 | Washington | Washington State Bank | 3,189 | 19,881 | 14,918 | 22,663 |
| 485 | Waterloo | Peoples Bank and Trust Company | 8,225 | 43,989 | 4,186 | 133,814 |
| 486 | Waterloo | The Waterloo Savings Bank | 7,952 | 69,741 | 14,244 | 82,550 |
| 487 | Watkins | The Watkins Savings Bank | 202 | 1,291 | 3,051 | 7,430 |
| 488 | Waukon | Farmers & Merchants Savings Bank | 1,000 | 14,827 | 7,360 | 20,769 |
| 489 | Waukon | Waukon State Bank | 1,202 | 5,677 | 2,561 | 27,714 |
| 490 | Waverly | State Bank of Waverly | 2,708 | 16,693 | 6,325 | 26,907 |
| 491 | Wayland | Wayland State Bank | 662 | 3,653 | 713 | 8,988 |
| 492 | Webb | Citizens State Bank | 318 | 801 | 2,129 | 6,554 |
| 493 | Webster City | First State Bank | 5,069 | 8,953 | 4,837 | 38,856 |
| 494 | Wellman | Wellman Savings Bank | 785 | 7,892 | 1,092 | 9,405 |
| 495 | Wellsburg | Peoples Savings Bank | 1,284 | 5,856 | 5,498 | 13,141 |
| 496 | West Bend | Iowa State Bank | 1,170 | 3,666 | 2,992 | 17,597 |
| 497 | West Branch | West Branch State Bank | 666 | 3,795 | 4,495 | 20,725 |
| 498 | West Burlington | West Burlington Savings Bank | 1,290 | 10,943 | 1,223 | 8,889 |
| 499 | West Chester | West Chester Savings Bank | 415 | 6,675 | 361 | 4,895 |
| 500 | West Des Moines | West Des Moines State Bank | 12,228 | 27,705 | 25,015 | 104,892 |
| 501 | West Liberty | West Liberty State Bank | 1,339 | 19,102 | 5,533 | 13,390 |
| 502 | West Union | Farmers Savings Bank | 946 | 8,797 | 1,430 | 9,896 |
| 503 | Westside | Westside State Savings Bank | 926 | 3,023 | 336 | 7,637 |
| 504 | Wever | Farmers Savings Bank | 1,113 | 5,904 | 630 | 5,555 |
| 505 | Wheatland | First Trust & Savings Bank | 482 | 5,019 | 283 | 22,752 |
| 506 | Whiting | Community State Bank | 153 | 1,135 | 106 | 3,604 |
| 507 | Whittemore | Farmers State Bank | 620 | 2,914 | 552 | 11,200 |
| 508 | Williams | Williams Savings Bank | 350 | 3,195 | 729 | 8,558 |
| 509 | Williamsburg | Farmers Trust and Savings Bank | 1,695 | 12,386 | 2,901 | 22,415 |
| 510 | Williamsburg | Security Savings Bank | 446 | 2,542 | 917 | 10,840 |
| 511 | Wilton | Wilton Savings Bank | 1,816 | 12,305 | 2,574 | 24,629 |
| 512 | Winfield | Peoples State Bank | 953 | 5,089 | -0- | 5,788 |
| 513 | Winterset | Farmers & Merchants State Bank | 2,024 | 5,381 | 9,195 | 29,508 |
| 514 | Winterset | Union State Bank | 1,530 | 15,283 | 1,103 | 24,503 |
| 515 | Winthrop | Peoples State Bank | 493 | 6,912 | 1,509 | 5,120 |
| 516 | Woodbine | Iowa Savings Bank | 457 | 11,298 | 29 | 7,858 |
| 517 | Worthington | State Bank of Worthington | 954 | 3,982 | 1,237 | 5,911 |
| 518 | Wyoming | Citizens State Bank | 1,125 | 14,517 | 3,239 | 15,972 |
| 519 | Yale | Farmers State Bank | 805 | 3,505 | 565 | 9,418 |
| 520 | Zearing | Tri-County State Bank | 362 | 3,579 | 637 | 4,581 |

# SHOWING CONDITIONS AS OF JUNE 30, 1985

| Valuation Reserves (Shown as a Deduction from Loan and Asset Totals) | Real & Personal Property for Bank Use | Other Assets | Totals | Capital Notes and Debentures | Equity Capital | Non-interest Bearing Deposits | Interest-Bearing Deposits | Borrowed Money | Other Liabilities | Guide No. |
|---|---|---|---|---|---|---|---|---|---|---|
| 144 | 84 | 420 | 13,271 | -0- | 1,221 | 3,972 | 7,627 | 220 | 231 | 456 |
| 737 | 1,219 | 2,595 | 35,652 | 125 | 2,634 | 2,621 | 28,197 | 1,494 | 581 | 457 |
| 70 | 34 | 431 | 14,411 | -0- | 1,266 | 1,019 | 11,840 | -0- | 286 | 458 |
| 22 | 70 | 92 | 19,003 | -0- | 2,125 | 1,198 | 14,913 | 725 | 42 | 459 |
| 16 | 35 | 134 | 3,169 | -0- | 379 | 1,092 | 1,661 | -0- | 37 | 460 |
| 179 | 89 | 665 | 22,209 | -0- | 1,851 | 1,287 | 18,299 | 500 | 272 | 461 |
| 236 | 291 | 966 | 46,391 | -0- | 3,449 | 2,818 | 39,325 | -0- | 799 | 462 |
| 84 | 177 | 1,090 | 36,705 | -0- | 3,468 | 1,731 | 30,529 | -0- | 977 | 463 |
| 70 | 492 | 1,156 | 45,046 | -0- | 4,376 | 4,044 | 34,997 | 810 | 819 | 464 |
| 318 | 344 | 1,318 | 44,855 | -0- | 4,042 | 2,228 | 37,779 | 85 | 721 | 465 |
| 185 | 205 | 1,881 | 29,581 | -0- | 2,793 | 2,309 | 22,749 | 1,291 | 439 | 466 |
| 188 | 743 | 616 | 17,845 | -0- | 1,285 | 1,824 | 13,715 | 777 | 244 | 467 |
| 80 | 244 | 921 | 20,653 | -0- | 2,529 | 1,522 | 16,134 | -0- | 468 | 468 |
| 137 | 917 | 703 | 42,322 | 375 | 2,622 | 7,908 | 30,971 | 20 | 426 | 469 |
| 876 | 1,239 | 3,632 | 115,413 | 800 | 7,136 | 14,943 | 86,272 | 5,183 | 1,079 | 470 |
| 31 | 156 | 242 | 9,052 | -0- | 1,144 | 580 | 7,149 | -0- | 179 | 471 |
| 89 | 48 | 349 | 15,292 | -0- | 1,414 | 820 | 12,788 | -0- | 270 | 472 |
| 89 | 95 | 450 | 18,325 | -0- | 2,513 | 1,446 | 14,000 | -0- | 366 | 473 |
| 62 | 74 | 397 | 10,726 | -0- | 1,670 | 868 | 7,992 | -0- | 196 | 474 |
| 24 | 44 | 158 | 7,329 | -0- | 950 | 367 | 5,906 | -0- | 106 | 475 |
| 334 | 248 | 1,142 | 30,875 | 200 | 2,045 | 2,218 | 25,787 | 397 | 228 | 476 |
| 242 | 497 | 1,358 | 44,061 | -0- | 4,027 | 3,894 | 35,027 | 36 | 1,077 | 477 |
| 308 | 418 | 1,068 | 31,501 | -0- | 4,196 | 2,480 | 23,917 | 405 | 503 | 478 |
| 54 | 21 | 526 | 15,436 | -0- | 1,607 | 1,244 | 11,889 | 412 | 284 | 479 |
| 30 | 96 | 358 | 9,708 | -0- | 789 | 998 | 7,726 | -0- | 195 | 480 |
| 372 | 798 | 1,217 | 41,518 | -0- | 5,496 | 2,865 | 31,733 | 545 | 879 | 481 |
| 100 | 84 | 411 | 16,392 | -0- | 1,480 | 760 | 13,660 | 250 | 242 | 482 |
| 117 | 580 | 617 | 23,590 | -0- | 2,277 | 1,777 | 19,062 | -0- | 474 | 483 |
| 446 | 216 | 1,626 | 62,047 | -0- | 6,119 | 5,206 | 49,854 | -0- | 868 | 484 |
| 541 | 4,830 | 5,318 | 199,821 | -0- | 15,848 | 17,628 | 154,422 | 9,561 | 2,362 | 485 |
| 810 | 2,390 | 3,852 | 179,919 | -0- | 15,701 | 16,842 | 134,959 | 10,555 | 1,862 | 486 |
| 32 | 122 | 291 | 12,355 | -0- | 1,719 | 1,033 | 9,409 | -0- | 194 | 487 |
| 381 | 1,293 | 1,473 | 46,341 | -0- | 4,519 | 2,434 | 37,511 | 1,050 | 827 | 488 |
| 543 | 880 | 1,482 | 38,973 | -0- | 2,851 | 2,698 | 32,905 | 17 | 502 | 489 |
| 318 | 689 | 1,285 | 54,289 | -0- | 5,495 | 5,692 | 42,289 | -0- | 813 | 490 |
| 233 | 190 | 359 | 14,332 | -0- | 1,684 | 1,518 | 10,872 | -0- | 258 | 491 |
| 148 | 210 | 616 | 10,480 | -0- | 1,113 | 888 | 7,968 | 270 | 241 | 492 |
| 253 | 667 | 1,672 | 59,801 | -0- | 4,266 | 4,890 | 47,564 | 2,135 | 946 | 493 |
| 85 | 168 | 778 | 20,035 | -0- | 1,729 | 1,640 | 16,278 | -0- | 388 | 494 |
| 220 | 233 | 801 | 26,593 | -0- | 4,019 | 2,947 | 19,051 | -0- | 576 | 495 |
| 113 | 47 | 903 | 26,262 | -0- | 2,807 | 1,299 | 21,623 | 70 | 463 | 496 |
| 551 | 249 | 1,514 | 30,893 | -0- | 5,405 | 2,163 | 22,883 | 75 | 367 | 497 |
| 51 | 667 | 484 | 23,445 | -0- | 1,993 | 2,478 | 18,698 | -0- | 276 | 498 |
| 142 | 23 | 252 | 12,479 | -0- | 1,104 | 547 | 10,643 | -0- | 185 | 499 |
| 498 | 397 | 3,664 | 173,403 | -0- | 12,970 | 30,251 | 121,643 | 6,023 | 2,516 | 500 |
| 141 | 920 | 1,186 | 41,329 | -0- | 3,577 | 3,365 | 33,409 | 494 | 484 | 501 |
| 152 | 116 | 710 | 21,743 | -0- | 1,648 | 1,462 | 18,245 | -0- | 388 | 502 |
| 90 | 33 | 367 | 12,232 | -0- | 1,142 | 3,546 | 7,286 | -0- | 258 | 503 |
| 69 | 327 | 401 | 13,861 | -0- | 1,583 | 1,061 | 10,971 | -0- | 246 | 504 |
| 231 | 313 | 1,022 | 29,640 | -0- | 2,292 | 1,563 | 25,093 | -0- | 692 | 505 |
| 58 | 121 | 405 | 5,466 | -0- | 577 | 620 | 4,216 | -0- | 53 | 506 |
| 68 | 50 | 624 | 15,892 | -0- | 2,085 | 851 | 12,366 | 121 | 469 | 507 |
| 300 | 36 | 717 | 13,285 | -0- | 888 | 1,447 | 10,790 | -0- | 160 | 508 |
| 203 | 407 | 1,274 | 40,875 | -0- | 3,820 | 4,474 | 31,843 | -0- | 738 | 509 |
| 146 | 49 | 1,326 | 15,974 | -0- | 1,388 | 1,976 | 12,226 | 200 | 184 | 510 |
| 116 | 360 | 1,367 | 42,935 | -0- | 3,290 | 2,836 | 35,601 | 350 | 858 | 511 |
| 33 | 56 | 339 | 12,192 | -0- | 1,140 | 938 | 9,904 | -0- | 210 | 512 |
| 267 | 490 | 1,308 | 47,639 | -0- | 3,418 | 3,139 | 40,258 | 137 | 687 | 513 |
| 607 | 584 | 2,888 | 45,284 | -0- | 2,602 | 3,549 | 37,940 | 700 | 493 | 514 |
| 30 | 31 | 239 | 14,274 | -0- | 1,642 | 860 | 11,562 | -0- | 210 | 515 |
| 16 | 253 | 6,120 | 25,999 | -0- | 2,149 | 1,376 | 22,139 | -0- | 335 | 516 |
| 30 | 52 | 203 | 12,309 | -0- | 1,466 | 2,056 | 8,554 | -0- | 233 | 517 |
| 107 | 263 | 913 | 35,922 | -0- | 3,066 | 1,928 | 30,194 | 32 | 702 | 518 |
| 2 | 55 | 488 | 14,834 | -0- | 1,858 | 1,388 | 11,388 | -0- | 200 | 519 |
| 50 | 47 | 377 | 9,533 | -0- | 798 | 659 | 7,719 | 248 | 109 | 520 |

# SMALL LOAN COMPANIES

# MONEY ORDER COMPANIES

# DEBT MANAGEMENT COMPANIES

# AS OF

# DECEMBER 31, 1984

# ANNUAL REPORT

# OF THE SUPERINTENDENT OF BANKING

# DEPARTMENT OF BANKING

# STATE OF IOWA

## Annual Report of the Small Loan Licensees

Consolidated report as made to the Superintendent of Banking for the year ending December 31, 1984 by the one hundred and sixty-eight licensees engaged in the business of making loans of two thousand dollars or less pursuant to Chapters 536 and 537, Code of Iowa. Seventeen licenses were issued during the calendar year 1984, ten of which were new licenses and seven were replacement of existing licenses. There were no denials.

## BALANCE SHEET

### ASSETS

| | | |
|---|---|---|
| Cash | | |
| a) On hand in banks | | $ 8,291,812 |
| b) Compensating balance | | 84,026 |
| Short term investments | | 1,455,522 |
| Loan receivable: | | |
| a) Gross receivable | $363,513,917 | |
| b) Less unearned | (91,897,755) | |
| c) Total net loan receivable | 271,616,162 | |
| d) Less reserve for bad debt | (10,333,899) | |
| e) Adjusted net receivable | | 261,282,263 |
| Total liquid and earning assets | | 271,113,623 |
| Inter-company loans | | 40,029,848 |
| Investments in affiliates | | 462,531 |
| Other Investments | | 699,617 |
| Furniture, fixtures, equipment and vehicles (less depreciation) | | 983,306 |
| Building and land (less depreciation) | | 350,127 |
| Repossessed property | | 2,724,372 |
| Prepaid expenses & deferred charges | | 1,335,494 |
| Other assets | | 3,628,222 |
| Total assets | | $321,327,140 |

### LIABILITIES

| | | |
|---|---|---|
| Borrowings | | |
| a) Short term barrowings | $213,912,309 | |
| b) Long term borrowings | 11,050,467 | 224,962,776 |
| Reserves: | | |
| a) Dealer reserve | 414,442 | |
| b) License & tax reserve | (1,158,974) | |
| c) Other reserves | 475,483 | (269,049) |
| Dividends payable | | 5,976 |
| Other liabilities | | 5,167,319 |
| Total liabilities | | 229,867,022 |
| Net worth (if individual or partnership) | | 304,736 |
| Capital stock: | | |
| a) Preferred | 1,118,995 | |
| b) Common | 13,182,479 | |
| c) Less treasury stock | (365,440) | 13,936,034 |
| Paid in surplus | | 58,938,220 |
| Retained earnings | | 18,281,128 |
| Total shareholders equity | | 91,155,382 |
| Total liabilities, equity or net worth | | $321,327,140 |

## INCOME

| | Income per Month per Account | Small Loan | Industrial | Retail | Other | Total |
|---|---|---|---|---|---|---|
| Charges collected and / or earned | $17.07 | $7,813,314 | $54,837,630 | $6,247,892 | $ 1,509,119 | $70,407,955 |
| Other income | | | | | | |
| a) Service charge | | | 241,289 | | | 241,289 |
| b) Late & deferment charges | .19 | 86,871 | 788,516 | 89,323 | | 964,710 |
| c) Other | | | | | 3,906,341 | $3,906,341 |
| Total operating income | 17.26 | 7,900,185 | 55,867,435 | 6,337,215 | 5,415,460 | 75,520,295 |

## EXPENSES

| | | | | | | |
|---|---|---|---|---|---|---|
| Advertising | .30 | 136,991 | 654,618 | 135,640 | 18,477 | 945,726 |
| Auditing | .05 | 23,792 | 70,988 | 21,681 | 9,935 | 126,396 |
| Bad debt | | | | | | |
| a) Charge off | 2.22 | 1,017,340 | 4,926,211 | 717,033 | 50,935 | 6,711,519 |
| b) Deduct collections on charge off | (.52) | (235,753) | (777,020) | (113,633) | (30,130) | (1,156,536) |
| c) Additions to reserve for bad debt | .85 | 387,186 | 1,649,621 | 428,561 | 60,027 | 2,525,395 |
| Depreciation and amortization | .09 | 40,559 | 177,351 | 66,620 | 27,295 | 311,825 |
| Insurance and fidelity bonds | .10 | 45,298 | 284,033 | 36,797 | 16,305 | 382,433 |
| Legal fees and disbursements | .17 | 76,442 | 305,752 | 61,149 | 8,348 | 451,691 |
| Postage, printing, stationery & supplies | .46 | 211,471 | 737,913 | 239,745 | 22,982 | 1,212,111 |
| Rent, janitorial services and utilities | .69 | 316,380 | 1,350,303 | 376,193 | 55,426 | 2,098,302 |
| Salaries of officers, owners and partners | .54 | 249,406 | 610,605 | 124,576 | 62,601 | 1,047,188 |
| Salaries of all other employees | 2.90 | 1,325,971 | 5,749,169 | 1,776,130 | 250,081 | 9,101,351 |
| Taxes (other than on income) | .16 | 74,342 | 209,108 | 72,485 | 23,793 | 379,728 |
| License fees | .03 | 10,846 | 47,808 | 10,391 | 1,550 | 70,595 |
| Telephone and telegraph | .39 | 179,714 | 650,377 | 183,075 | 23,444 | 1,036,610 |
| Travel, auto expense and allowance | .22 | 100,131 | 288,127 | 75,347 | 20,211 | 483,816 |
| Supervision and administration | 1.78 | 812,715 | 4,147,582 | 1,052,771 | 119,836 | 6,132,904 |
| Other expenses | 1.16 | 530,905 | 2,808,219 | 875,403 | 171,150 | 4,385,677 |
| Interest paid on borrowed funds | 7.79 | 3,562,755 | 26,481,873 | 4,579,983 | 995,605 | 35,620,216 |
| Total expenses before income | 19.38 | 8,866,491 | 50,372,638 | 10,719,947 | 1,907,871 | 71,866,947 |
| Income before income taxes | (2.12) | (966,306) | 5,494,797 | (4,382,732) | 3,507,589 | 3,653,348 |
| Income taxes | | | | | | |
| a) State | (.02) | (10,851) | 652,027 | (379,174) | 415,933 | 677,935 |
| b) Federal | (.98) | (448,192) | 2,389,690 | (1,687,488) | 1,323,801 | 1,577,811 |
| Total expenses | 18.38 | 8,407,448 | 53,414,355 | 8,653,285 | 3,647,605 | 74,122,693 |
| NET EARNINGS | (1.12) | (507,263) | 2,453,080 | (2,316,070) | 1,767,855 | 1,397,602 |

## REGULATED LOAN BUSINESS PROFIT PERCENTAGES

Rate of Return

| | | |
|---|---|---|
| Average net receivable outstanding | | $ 31,216,157 |
| Net income | | (507,263) |
| Rate of return | | % (1.63) |

Analysis of charges on loans:

| | | |
|---|---|---|
| Charges collected and / or earned | | $ 7,813,314 |
| Average monthly rate collected | | % 2.09 |

Analysis of expense per account

| | | |
|---|---|---|
| Average number of accounts outstanding | | # 33,811 |
| Total expenses | | 8,407,448 |
| Average monthly expense per account | | $ 20.72 |

## ANALYSIS OF REGULATED BUSINESS ACTIVITY

| | | |
|---|---|---|
| Loans outstanding at beginning of year | # 28,772 | $ 24,269,225 |
| Loans made during year | 43,910 | 41,229,762 |
| Loan balances purchased during year | 3,167 | 2,892,728 |
| Total | 75,849 | 68,391,715 |
| Loan balances charged off during year | 1,417 | 1,133,905 |
| Loan balances sold during year | 4,188 | 3,418,364 |
| Loans outstanding at end of year | 38,130 | 31,498,228 |
| Total | 43,735 | 36,050,497 |
| Collection of principal during the year | 32,114 | 32,341,218 |

## REGULATED LOAN BUSINESS-LEGAL ACTION

| | Number | Small Loan Amount Due |
|---|---|---|
| Suits for recovery: | | |
| a) Suits instituted during period | 412 | 376,473 |
| b) Suits settled before judgment during period | 86 | 99,596 |
| Possession of chattels obtained by licensee: | | |
| a) Household goods | 35 | 32,628 |
| b) Automobiles | 43 | 53,933 |
| c) Other chattels and property | 7 | 9,254 |
| Sales of chattels by licensee: | | |
| a) Number | | 71 |
| b) Amount due | | 77,385 |
| c) Amount collected | | 25,585 |

## CLASSIFICATION OF LOANS BY SIZE

| | Number | Percent | Principal | Percent |
|---|---|---|---|---|
| 1 to 500 | 9,757 | 22.22 | 3,146,240 | 7.63 |
| 501 to 1200 | 20,150 | 45.89 | 16,332,348 | 39.61 |
| 1201 to 2000 | 14,003 | 31.89 | 21,751,174 | 52.76 |
| Total | #43,910 | 100.00 | 41,229,762 | 100.00 |

## CLASSIFICATION OF LOANS MADE BY SECURITY

| | | | | |
|---|---|---|---|---|
| Household goods | 19,394 | 44.17 | 20,193,837 | 48.93 |
| Automobiles | 3,922 | 8.93 | 4,158,188 | 10.08 |
| Household goods and automobiles | 3,181 | 7.24 | 4,209,399 | 10.21 |
| Unsecured | 14,450 | 32.91 | 9,975,641 | 24.20 |
| Comaker endorsed or guaranteed | 1,091 | 2.49 | 985,068 | 2.39 |
| Other | 1,872 | 4.26 | 1,707,629 | 4.14 |
| Total | #43,910 | 100.00 | 41,229,762 | 100.00 |

## LOAN COMPANIES BY SIZE IN IOWA

| | #Offices | Percent | | #Accounts | | |
|---|---|---|---|---|---|---|
| A | 19 | 11.31 | 0 to 25 | 356 | 185,629 | .59 |
| B | 5 | 2.97 | 26 to 50 | 348 | 195,059 | .62 |
| C | 19 | 11.31 | 51 to 100 | 1,556 | 1,207,594 | 3.83 |
| D | 20 | 11.90 | 101 to 150 | 3,042 | 2,458,492 | 7.81 |
| E | 36 | 21.43 | 151 to 200 | 6,741 | 5,740,840 | 18.23 |
| F | 26 | 15.48 | 201 to 250 | 6,747 | 5,368,547 | 17.04 |
| G | 17 | 10.12 | 251 to 300 | 5,489 | 4,652,291 | 14.77 |
| H | 11 | 6.55 | 301 to 400 | 4,349 | 3,711,886 | 11.78 |
| I | 6 | 3.57 | 401 to 500 | 2,984 | 2,561,543 | 8.13 |
| J | 9 | 5.36 | 501 & Over | 6,518 | 5,416,347 | 17.20 |
| Total | 168 | 100.00 | | #38,130 | 31,498,228 | 100.00 |

## SUPPLEMENT INSURANCE REPORT

1. Loans made during the year:

| | |
|---|---|
| a) Number | # 43,910 |
| b) Amount (Gross loan amount) | $47,945,177 |

| | Credit Life Insurance | Credit Health & Accident | Other Insurance |
|---|---|---|---|
| 2. Insured loans made during the year: | | | |
| a) Number | # 32,168 | # 29,082 | # 13,169 |
| b) Amount (Gross loan amount) | $37,005,935 | $28,875,154 | $15,685,990 |
| 3. Premiums: | | | |
| a) Net premiums collected from borrowers | $ 450,293 | $ 802,458 | 313,303 |
| 4. Claims paid: | | | |
| a) Amount of claims paid to insured | $ 61,490 | $ 169,623 | $ 43,873 |
| 5. Net credit insurance income for small loans | | $248,881 | |

# SMALL LOAN COMPANIES

# MONEY ORDER COMPANIES

# DEBT MANAGEMENT COMPANIES

# AS OF

# DECEMBER 31, 1984

**ALGONA**
North Iowa Financial Services, Inc., 12 N. Dodge

**AMES**
Avco Financial Services, Inc., 422 Lincoln Way
Thorp Credit Inc., 107 S. Fifth St.

**AUDUBON**
A.B.C. Credit Corporation, 405 S. Park Place

**BETTENDORF**
Norwest Financial Iowa, Inc., 2308 Spruce Hill Drive

**BURLINGTON**
Avco Financial Services Inc., 2700 Mt. Pleasant
Heights Finance Corporation, 509 Jefferson St.
Security Pacific Finance Money Center, Inc., 210 N. 4th St.
The Morris Plan Company of Iowa, 3216 Division St.

**CARROLL**
Norwest Financial Iowa, Inc., 512 N. Court St.
Personal Lenders, Inc., 205 W. 4th St.

**CEDAR FALLS**
CREDITHRIFT of America, Inc., No. 2, Melrose Plaza
Thorp Credit Inc., 4618 University Ave.

**CEDAR RAPIDS**
Avco Financial Services, Inc., 4646 First Ave. NE
CIT Financial Services, Inc., 208 Collins Road NE
FinanceAmerica Thrift Corporation, 215 3rd St., SE
Heights Finance Corp., 212 Edgewood Road NW
HFC Thrift of Iowa, Inc., 112-2nd St., SE
Norwest Financial Iowa, Inc., 113 Third Ave., SE
The Morris Plan Company of Iowa, First Ave. & 2nd St.
The Morris Plan Company of Iowa, Inc., 1211 Edgewood Rd. SW
Thorp Credit Inc., 3950 Center Point Road NE
Thorp Credit Inc., 235 Edgewood Road NW
Thorp Credit Inc., 119 First Ave. SE

**CENTERVILLE**
Avco Financial Services, Inc., 301 N. 13th St.
Heights Finance Corporation, 100 W. Jackson

**CHARLES CITY**
Heights Finance Corporation, 304 N. Main St.

**CLARION**
Wright County Acceptance Corporation, 104 N. Main

**CLINTON**
Heights Finance Corporation, 343-5th Ave. S.
Norwest Financial Iowa, Inc., 1649 Lincolnway
The Morris Plan Company of Iowa, 240-6th Ave. S.

**COUNCIL BLUFFS**
Associates Financial Services Company of Iowa, Inc. 255 W. Broadway
Avco Financial Services, Inc., 401 W. Broadway
Avco Financial Services, Inc., 2119 W. Broadway
HFC Thrift of Iowa, Inc., 33 S. Main St.
Norwest Financial Iowa, Inc., 1924 W. Broadway
Richardson's Loan Service, 509½ S. Main St.
Security Pacific Finance Money Center Inc., 350 Midlands Mall
Security Savings, Inc., 509 W. Broadway
The Morris Plan Company of Iowa, 1816 W. Broadway
Thorp Credit Inc., 102 Midlands Mall

**CRESTON**
Avco Financial Services, Inc., 103 N. Elm

**DAVENPORT**
Associates Financial Services Co. of Iowa, Inc., 901 E. Kimberly Road
Avco Financial Services, Inc., 4211 Ripley
Budget Consultants & Financial Services, 1414 W. Locust
CIT Financial Services, Inc., 1706 Brady St.
FinanceAmerica Corporation, 101 W. 2nd St.
FinanceAmerica Thrift Corporation, 101 W. 2nd St.
Heights Finance Corporation, 2906 W. Central Park Ave.
HFC Thrift of Iowa, Inc., 4217 Ripley St.
Lloyd's Plan, Inc., 3717 Brady St.
Norwest Financial Iowa, Inc., 710 E. Kimberly Road
Security Pacific Finance Money Center Inc., 616 E. Kimberly Road
The Morris Plan Company of Iowa, 218 Harrison St.
The Morris Plan Company of Iowa, 1833 E. Kimberly Rd.

**DECORAH**
Thorp Credit Inc., 311 College Drive

**DENISON**
Avco Financial Services, Inc., 24 N. Main St.

**DES MOINES**
Associates Financial Services Company of Iowa, Inc., 1321 E. Euclid Ave.
Avco Financial Services, Inc., 2719 Douglas Ave.
Capital Insurance & Financial Services, 407 Court
Cash Credit Corporation, 514 E. Euclid Ave.
Cash Credit Corporation, 3520 Beaver
CREDITHRIFT of America, Inc., No. 2, 3125 Douglas Ave.
FinanceAmerica Thrift Corporation, 1013 Locust St.
Heights Finance Corporation, 1300 Grand Ave.
HFC Thrift of Iowa, Inc., 4026 Fleur Drive
HFC Thrift of Iowa, Inc., 4347-C Merle Hay Rd.
Iowa Refinance Co., 1414 Grand Ave.
Norwest Financial Iowa, Inc., 620 Locust
Norwest Financial Iowa, Inc., 3839 Merle Hay Road
Norwest Financial Iowa, Inc., 1300 E. Army Post Road
Peoples Finance Company, 1026 Locust St.
Peoples Finance Company, 2901 Douglas Ave.
Security Pacific Finance Money Center, Inc., 1300 SE Cummins
Security Pacific Finance Money Center, Inc., 3839 Merle Hay Rd.
The Morris Plan Company of Iowa, 1301 E. Euclid Ave.
The Morris Plan Company of Iowa, 610 Locust St.

The Morris Plan Company of Iowa, 3839 Merle Hay Rd.
Thorp Credit Inc., 3605 SE 14th St.
Thorp Credit Inc., 4630 Merle Hay Rd.
Town Finance Co., 2806 Ingersoll Ave.
Town Finance Co. of Des Moines, 1301 E. Euclid Ave.

**DUBUQUE**

Fireside Credit Inc., 2376 Central Ave.
Heights Finance Corporation, 3430 Dodge
Norwest Financial Iowa, Inc., 2600 Dodge St.
The Morris Plan Company of Iowa, 1675 J.F. Kennedy Rd.
Thorp Credit Inc., 1950 Kennedy Road
Tri-State Loan Co., 290 Nesler Centre

**ESTHERVILLE**

Heights Finance Corporation, 624 Central Ave.

**FORT DODGE**

Avco Financial Services, Inc., 1009 Central Ave.
CREDITHRIFT of America, Inc., No. 2, 1222 A Central Ave.
Heights Finance Corporation, 923 Central Ave.
Thorp Credit Inc., Kingsgate Center

**FORT MADISON**

Fort Madison Security Co., 615 8th St.

**GLENWOOD**

Midwest Loan Co., 416 1st St.

**IOWA CITY**

American Acceptance Corporation, Ltd, 2 E. Benton
Globe Loan Company, 1214 S. Gilbert St.
Heights Finance Corporation, 1929 Keokuk St.
The Morris Plan Company of Iowa, 1705 1st Ave.
Thorp Credit Inc., 1705-1st Ave., Suite B

**KEOKUK**

Norwest Financial Iowa, Inc., Keosppi Mall

**KNOXVILLE**

C.L. Pine Loan Company, 117 W. Main St.
Thorp Credit Inc., 105 W. Main St.

**MARION**

Security Pacific Finance Money Center, Inc., 3261 Amar Drive
The Morris Plan Company of Iowa, 665 Marion Blvd.
Thorp Credit Inc., 151 Marion Blvd.

**MARSHALLTOWN**

CREDITHRIFT of America, Inc., No. 2, 27 N. Center St.
Heights Finance Corporation, 103 S. 2nd Ave.
Security Pacific Finance Money Center Inc., 12 W. Main St.
Thorp Credit Inc., 112 S. 2nd Ave.

**MASON CITY**

CREDITHRIFT of America, Inc., No. 2, 520 S. Pierce Ave.
Heights Finance Corporation, 15 E. State St.
Thorp Credit Inc., 120 W. State St.

**McGREGOR**

Security Loan Co., 210 Main St.

**MUSCATINE**

Security Pacific Finance Money Center Inc., 115 W. 2nd St.
The Morris Plan Company of Iowa, 2104 Park Ave.
Thorp Credit Inc., 1507 Plaza Place

**NEWTON**

Heights Finance Corporation, 110 1st Ave., E.
Thorp Credit Inc., 204 N. 2nd Ave. W.

**OELWEIN**

Heights Finance Corporation, 7 S. Frederick

**OSKALOOSA**

Avco Financial Services, Inc., 114 High Ave. W.

**OTTUMWA**

CIT Financial Services, Inc., 837 Church St.
CREDITHRIFT of America, Inc., No. 2, 2439 Northgate St.
HFC Thrift of Iowa, Inc., 222 E. Main St.
Ottumwa Loan Co., 118 W. 3rd St.
Peoples Finance Company, 205 E. Main St.
Thorp Credit Inc., 302 W. 2nd St.

**PERRY**

Local Loan Co. of Perry, 1324 Second St.

**RED OAK**

Heights Finance Corporation, 1000 Broadway
Home Loan & Finance Co., Inc., 211 Washington Ave.

**SHENANDOAH**

Avco Financial Services, Inc., 713 W. Sheridan

**SIOUX CITY**

Associates Financial Services Company of Iowa, Inc. 200 Commerce Bldg.
Avco Financial Services, Inc., 418 Jackson St.
Household Finance Corporation, 523-5th St.
Norwest Financial Iowa, Inc., 523-4th St.
Security Pacific Finance Money Center, Inc., 422 Pierce St.
Security Pacific Finance Money Center, Inc., 4022 Morningside Ave.
Sioux City Security Finance Company, Inc., 2030 South Aubin St.
The Morris Plan Company of Iowa, 908 Pierce St.
Thorp Credit Inc., 1910 Pierce St.
Thorp Credit Inc., 4301 Gordon Drive

**SPENCER**

Avco Financial Services, 920 N. Grand Ave.
Heights Finance Corporation, 526 Grand Ave.

**STORM LAKE**
Avco Financial Services, Inc., 725 Lake Ave.

**URBANDALE**
CIT Financial Services, Inc., 8401 Douglas
CREDITHRIFT of America, Inc. No. 2, 2400 86th St.
Heights Finance Corporation, 6401 Douglas
Thorp Credit Inc., 7611 Douglas Ave.

**VINTON**
Benton County Finance Co., 301 W. 4th St.

**WASHINGTON**
Heights Finance Corporation, 211 S. Marion Ave.

**WATERLOO**
A & F Finance Co., 324 Manhard
Associates Financial Services Company of Iowa, Inc. 3626 University
Avco Financial Services, Inc., 4013 University
Heights Finance Corporation, 910-B Decathalon Drive
HFC Thrift of Iowa, 2735 University
Keller-Apex Loan, Inc., 840 W. 4th St.
Norwest Financial Iowa, Inc., 2833 University Ave.
Peoples Finance Company, 519 Ansborough
Security Pacific Finance Money Center, Inc., 2745 University Ave.
The Morris Plan Company of Iowa, 3017 University Ave.
The Morris Plan Company of Iowa, 1506 LaPorte Road
Thorp Credit Inc., 910 A Decathlon Drive

**WEBSTER CITY**
Frazer Finance Co., Inc., 905 Seneca St.

**WEST DES MOINES**
Security Loan Co. of Des Moines, Iowa, 324 5th St.

**WEST LIBERTY**
Globe Loan Company, 219 Calhoun St.

**NON RESIDENT LICENSEES**

**MOLINE, ILLINOIS**
Beneficial Finance Co. of Illinois, Inc., 3614-23rd Ave.
CREDITHRIFT of America, 3401-16th St.

**OMAHA, NEBRASKA**
FinanceAmerica Corporation of Nebraska, 2460 S. 120th St.

## MONEY ORDER COMPANIES

In accordance with the provisions of Chapter 533B, Code of Iowa, the following firms were licensed by the Department of Banking as of December 31, 1984:

American Express Company
American Express Plaza
New York, New York

Associates Financial Express, Inc.
250 Carpenter Freeway
Irving, Texas

BankAmerica Corporation
Bank of America Center
P.O. Box 37000
San Francisco, California

Barclays Bank International LTD.
120 Broadway
New York, New York

Citicorp
8430 West Bryn Mawr Ave.
Chicago, Illinois

Hy-Vee Food Stores, Inc.
1801 Osceola Avenue
Chariton, Iowa

Keith's Foods, Inc.
207 E. Locust
Bloomfield, Iowa

Republic Money Orders
P.O. Box 1762
Dallas, Texas

The Chase Manhattan Corporation
One Chase Manhattan Plaza
New York, New York

Thomas Cook, Inc.
587 Fifth Avenue
New York, New York

Travelers Express Company, Inc.
5975 Wayzata Blvd.
Minneapolis, MN

Travellers Cheque Associates LTD
154 Edward Street
Brighton, Sussex BN2 2LH,
England

## DEBT MANAGEMENT COMPANIES

In accordance with the provisions of Chapter 533A, Code of Iowa, the following firms were licensed by the Department of Banking as of December 31, 1984:

Center Finance
5270 N. Park Place NE
Cedar Rapids, Iowa

Family Financial Counseling
Center
3649½ First Avenue SE, Suite 2
Cedar Rapids, Iowa 52402

Budget Consultants & Financial
Services, Inc.
1414 West Locust
Davenport, Iowa

Lloyd's Financial Counseling,
Inc.
3717 Brady Street
Davenport, Iowa

Services Marketing Corporation
2175 NW 86th St.
Des Moines, Iowa

Tri-State Family Budget Service
290 Nesler Centre
Dubuque, Iowa

Iowa Children's & Family Services
912 First Avenue North
Fort Dodge, Iowa

Money Management, Inc.
118 West Third Street
Ottumwa, Iowa

Family Management, Inc.
307 West 5th Street
Waterloo, Iowa